

GUIDELINES FOR A PSYCHO-EDUCATIONAL PROGRAMME TO
ENHANCE SELF-ACTUALISATION OF RETIRED PEOPLE

by

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I declare that GUIDELINES FOR A PSYCHO-EDUCATIONAL PROGRAMME TO ENHANCE SELF-ACTUALISATION OF RETIRED PEOPLE is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

PPKerr

SIGNATURE

(Mrs P P Kerr)

17/12/2002

DATE

*Even when I am old and gray,
do not forsake me, O God,
till I declare your power to the next generation,
your might to all who are to come.*

*Your righteousness reaches to the skies, O God,
You who have done great things,
Who, O God, is like you?*

*(Psalm 71:18-19)
New International Version*

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SUMMARY

The aim of this research is to develop guidelines for a psycho-educational programme to enhance the self-actualisation of retired people. To do this, an investigation was undertaken to determine *how to enhance self-actualisation during retirement*, through an understanding of the:

- phenomenon of retirement;
- concept of self-actualisation;
- challenges that hamper adjustment and self-actualisation during retirement;
- factors which assist retirees in overcoming challenges and achieving self-actualisation; and
- the role of psycho-educational programmes in enhancing self-actualisation during retirement.

The literature study sought to promote such an understanding through the investigation of writings and research findings. The qualitative investigation attempted to provide a contextual understanding of the above, through an exploration of the retirement experiences of a selected group of retirees living in George (and surrounding area), South Africa. The findings served as the basis for guidelines for a psycho-educational programme to enhance the self-actualisation of retired people.

KEY WORDS

- Retirement
- Self-actualisation
- Psycho-educational
- Psycho-educational programme
- Retirement adjustment
- Ego-integrity
- Aging
- Maslow
- Optimal development
- Psychological health
- Erikson's psycho-social stages
- Qualitative research
- Focus groups

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CHAPTER ONE ORIENTATION

1.1 INTRODUCTION

As increasing numbers of people retire in their 60's or even earlier, and as increases in life expectancy continue to grow, the retirement period (that is, the period between the end of full time employment and the end of life), is increasing in length in many countries of the world.

Dychtwald (1999:98) notes that retirement was at first expected to last three to five years, but now lasts closer to 20 years. According to the United Nations Population Division, one out of every 10 persons living in 1999 was 60 years or older, but by the year 2050, they expect the ratio to double to one out of five (Dychtwald 1999:3).

It is evident that with the 'aging' of the world's population, the face of retirement will continue to change. Retirement may cease to be characterised as a complete break from paid employment, with society and retirees being unable to support long, relatively unproductive retirement periods for an increasing proportion of the population. The idea of retirement as the last stage of a linear working life, may be replaced with a cyclical living and working model, where people do not cease to work, but where work periods are interspersed with periods of leisure and learning (Stein 2000). Retirees therefore not only have to cope with changes resulting from retirement from work, but also with the constantly changing phenomenon of retirement itself, which Dychtwald (1999:98) refers to as the "experimental life stage".

Retirement is seen by some as a time to break away from the monotony of daily employment, a time to follow dreams, to stop working hard and to enjoy more leisure or recreational activities. For others, however, retirement does not necessarily lead to relaxation and contentment, nor the exciting prospect of new directions or a fresh start in life. According to Holmes and Rahne (in Frigenti 2000: 15), retirement can be viewed as one of life's most stressful events. Their stress scales, developed on the experiences of younger people, indicate that any major or sudden changes in marriage, work, finances or home, can cause stress and an increased susceptibility to illness or accident. Retirement is particularly stressful because it involves major changes in many aspects of one's life (such as changes in work, daily personal behaviour, social relationships and living arrangements) all at once (Friedan 1993: 165). Retirement, which results in the loss of the work role (which is possibly a strong source of identity), may result in people finding themselves in a 'roleless role', especially in Western society, where the roles of elderly, retired people are

often not clearly defined. This may result in a reduced sense of identity and self-esteem (La Bauve & Robinson 1999:4; Richardson 1993:28).

Whereas people usually invest much time and effort preparing for their occupational/work roles in life, many enter retirement without any preparation. This lack of preparation or planning is even more pronounced in involuntary or forced retirement. Parker (in Sharpley & Layton 1998: 119) found that many men who had retired voluntarily, had prepared themselves by setting up alternative occupations (both financial and non-financial) and had ensured that their income would meet their personal and material needs. In contrast, Parker found that men who were forced to retire, had done little effective planning for retirement.

Those who do plan for retirement, seem to focus on financial planning. Few people, especially in South Africa, pay attention to the psychological aspects of retirement (Maritz 2000:58). Because retirement represents a major life transition, it requires adequate preparation. Feldman (in Sharpley & Layton 1998:119) found that employees who received comprehensive pre-retirement training, were more inclined to retire earlier and were better able to adjust to retirement.

The way people adjust to retirement and the extent to which they self-actualise and continue to grow and realise their potential, is determined by many factors – such as those of a social, economic and personal nature (see section 2.6). Observation indicates that this results in a wide variation in the realisation of new roles and the degree of self-actualisation achieved, among various individuals and among different cultural, religious, socio-economic or otherwise defined groups of retirees.

As discussed above, stress is often experienced as a result of the many changes in life-style and life roles and this can interfere with adjustment and self-actualisation. In addition, this is the period of life which usually corresponds with advanced age and the final life years and is often regarded as a time *after* one has already fulfilled one's main life tasks. In Western society, much of the previous respect for and positive perceptions of old people seem to be increasingly replaced with negative views on aging (with a culture of holding on to youth at any cost) and the perception of old people as 'has beens' who can no longer make contributions of much worth (Puijalón & Trincáz 2000:115-118). The belief that aging means inevitable decline and increasing dependence on others, has a negative effect on the way people relate to the elderly and on the way many of the elderly perceive themselves (Rowe & Kahn 2000:119-139; Puijalón & Trincáz

2000:115-118). The whole concept of self-actualisation is often regarded, mainly as a result of accepted age stereotypes, as being no longer applicable to this life period – with the two concepts, namely retirement and self-actualisation appearing to be contradictory terms.

Self-actualisation implies reaching one's highest potential or level of development, becoming the best one is capable of becoming in all areas of one's life and reaching outwards to others in one's life world – making worthwhile or useful contributions (see discussion under section 1.6.2). According to Van den Aardweg and Van den Aardweg (1993:192), self-actualisation requires deliberate efforts to reach one's potential, with the individual being totally involved in life. This may seem opposed to the whole idea of retirement, in the light of the dictionary's definition (Hayward & Sparkes 1962:979) of retired as "private, withdrawn from society, given to privacy/seclusion; secluded, sequestered; having given up business". Retirement is often seen as involving a withdrawal from certain aspects of life (particularly one's occupational/work role) and therefore a reduction in involvement and the beginning of a more secluded, less engaged way of life.

In short, retirement is a relatively new and evolving phenomenon; it implies major life changes and often corresponds with advanced age (with its associated challenges and the influence of beliefs, myths and stereotypes concerning aging); people vary in the degree to which they are able to embrace the changes, handle associated stress, meet their needs and achieve self-actualisation; and very few people plan or prepare effectively for it. The result is that while some retirees remain involved, find meaning and purpose in their life worlds, experience life positively, have a good self-concept, continue to grow and develop, are not self-absorbed and make active contributions (that is, actualise their potential) – others experience the opposite (own observation). The result is that much of the vast potential of retired people, who make up an ever increasing proportion of the world population, is wasted and leads to what Erikson refers to (in his last two psycho-social life stages) as stagnation rather than generativity, and despair rather than ego-integration (Erikson, Erikson & Kivnick 1986:54-55).

In this study, an examination will be made of the changes and challenges of the retirement period; an attempt will be made to discover the factors which may influence retirement adjustment, as well as the factors which may possibly enhance self-actualisation (and which could be included in retirement programmes); and an examination will be made of existing retirement programmes. The ultimate goal of such a study is to help to prevent a waste of human potential

and to identify those psycho-educational elements which need to be included in a programme that would assist retirees to enjoy productive, rewarding and enjoyable retirements – to self-actualise, reach their highest potential and to attain Erikson's sense of ego-integrity. This sense of ego-integrity is based on the belief that one's life has had meaning to oneself and others and "enables the individual to face death with greater equanimity, because what he has generated in life will not necessarily be negated by death" (Gerdes, Moore, Ochse & Van Ede 1988:67).

1.2 PROBLEM FORMULATION

From personal observation and informal interviews with retired people, living in and around the town of George, South Africa, I discovered a number of challenges common to many retired people. These include adapting to the loss of the work role identity (often accompanied by a loss of recognition and a position of status); financial difficulties; feelings of purposelessness; the 'empty nest syndrome', after children leave home or no longer need or even reject parental input; physical changes and changes in health; the death of friends, family members or one's spouse (with continual loss of fellow age mates being pronounced in communities consisting only of elderly people); and facing one's own limited lifespan and mortality.

In becoming aware of the changing face of retirement per se, as well as the many role changes and challenges with which retirees are presented, I was struck by the wide variation, among different retirees, in their adjustment to and transition through this life period. While some people seem to perceive this period as a golden opportunity to fulfil lifelong dreams and are almost unaware of any problems, taking new challenges in their stride, others have difficulty in adapting.

Some observed retirees seemed to continue to grow, develop, remain productive members of society and realise their potential (or self-actualise), serving as inspiration to young and old alike. Others seemed to withdraw; lose interest in the world around them; adopt a predominantly negative attitude; stop growing, learning new things or developing new skills; appearing to 'die before they were dead'; and thus, wasting their potential. An interest was awakened to identify the factors which influence the self-actualisation of retired people.

I also became aware that the challenges to self-actualisation differ from one cultural, religious and socio-economic group to another. In some communities, where individuals had engaged in manual labour, never developed hobbies nor learnt to read, a key problem is having much time

and little to do. Added to this, may be the lack of economic resources needed to travel, take up hobbies or purchase satellite television.

In communities in which individuals have the economic resources required to develop leisure activities and embark on extensive travel, the challenge is linked to the relinquishing of responsible executive positions for the less meaningful pursuit of pleasure. This often seemed to result in problems with self-esteem, feelings of purposelessness and a decrease in drive and motivation.

On the one hand, the notion of retirement seems to becoming more and more entrenched in society (with more people retiring, more retiring early and the retirement period becoming extended in length). On the other hand, the 'aging' of the population, the corresponding potential burden on society at large, as well as the diminishing purchasing power of retirees (as a result of limited and fixed incomes, inflation and longer retirement periods) seem to threaten to terminate the idea of retirement as a once off break from work and a time to withdraw and relax, leaving the younger people to 'care for society' (Dychtwald 1999:97-98; Phillipson 1998:58-62).

Not only do retirees have to cope with the stresses of retirement and associated stresses of aging, but they also have to cope with the uncertainty of the future of retirement per se. The fact that retirement is perceived as a difficult adjustment by 41% of retirees when it is widely promoted as the "golden years" (Fetridge 1995:28) is a matter of concern. According to the US Bureau of Census, the size of the older population in South Africa will double between 1997 and 2015. It will constitute 7,5% of the population in 2010 and 9,1% in 2025 (Collett 2000: 2). The problem of AIDS in Africa (which affects younger, economically productive people rather than older, retired people) will also contribute to the aging of the population in South Africa. I thus believe that retirees will be called upon more and more to play an active role in society in future. They will have to continue to self-actualise in order to fulfil the vital role which they still have in society.

The principle of life-long learning, advocated in the report to UNESCO, *Learning: The Treasure Within*, highlights the need for knowledge to be continuously updated because of the swift changes taking place in the world and introduces the concept of a "learning society in which everything affords an opportunity of learning and fulfilling one's potential" (Delors 1996:99). I became interested in developing guidelines for a programme which would provide retirement

education, support and help retirees to meet challenges, adjust to changes and to self-actualise (or realise their potential). The importance of identifying key psycho-educational elements, to be included in such a programme, became apparent. To do this there is a *need to discover why some retirees continue to self-actualise in the face of many changes and challenges and to use this to develop guidelines for a psycho-educational programme to enhance self-actualisation of retired people.*

1.3 RESEARCH QUESTION

The main research question chosen to guide this investigation and assist in the achievement of the research aims (see section 1.4) is as follows:

How can the self-actualisation of retired people be enhanced?

1.4 AIMS OF RESEARCH

This section concerning the aims of the research will include specific as well as general aims for the research undertaken.

1.4.1 Specific aim

The specific aim of the study is to *develop guidelines for a psycho-educational programme to enhance self-actualisation of retired people.* The programme is aimed at helping retirees to develop personal resources and utilise social resources to cope with the challenges of retirement; and to promote growth, development and actualisation of the potential of retirees, which will benefit individual retirees, the communities in which they live and society.

1.4.2 General aim

The general aim of the research is to determine the nature of an effective programme to enhance self-actualisation of retired people. To reach the general aim a number of questions are posed to direct the research:

1. What is retirement?
2. What is self-actualisation? How does one self-actualise during retirement?
3. What are the challenges that may hamper the self-actualisation of retired people?
4. How can retirees be assisted, by means of psycho-educational programmes, to overcome these challenges and self-actualise?

1.5 PARADIGMATIC PERSPECTIVE

According to Mouton and Marais (in Loock 1999:10), because a researcher's assumptions and beliefs reflect his/her way of thinking and possibly also the research process, it is important that these be made known to the reader. As Miles and Huberman (1994:4) point out, by declaring the paradigmatic perspective of the researcher, the reader is able to obtain a more holistic view of the research. They explain this as follows: "To know how a researcher constructs the shape of the social world and aims to give us credible account of it, is to know our conversational partner".

1.5.1 The metatheoretical perspective

The metatheoretical perspective refers to the researcher's personal assumptions concerning the field of study or subject area being researched and includes the researcher's assumptions about human nature (Loock 1999:12).

This research emerged from within a psycho-educational perspective and as such, many assumptions and beliefs have their origin in either the field of psychology or of education. I agree with Donald, Lazarus and Lolwana (1997:52-53), who maintain that the educational psychologist should not focus only on the development of the child, but should rather see development as a continuous process of development from conception to death. Furthermore, I support the principle of life-long education (Delors 1996:99) which advocates that one has a life-long ability and need to continue to learn, grow and develop one's potential. As stressed by Fordham (in Loock 1999:11), I also argue that the 'whole person' (which includes all aspects of being human – see discussion below) should be educated and supported in such a way that his/her God-given potential can be optimally developed. This assumption is clearly illustrated by Feuerstein (in Loock 1999:11-12) who emphasises the need to recognise that all human beings have worth and dignity as well as the capacity for positive change. My assumptions about human nature now follow.

- *Assumptions about human nature*

I believe that every person:

- is a unique, valuable individual, created by God;
- has unique talents and potential with corresponding life functions and roles to fulfil;
- although affected (both positively and negatively) by life circumstances and events beyond personal control, has the freedom to make many choices which will determine the direction and quality of his/her life;
- is made up of a physical component or body (which refers to the physiological and biological processes), a psychological component or soul (which refers to the cognitive, affective and conative processes) and a spiritual component (which refers to that part of man which is capable of communing with God); and
- in order to experience wholeness or psychological health, should maintain the three components mentioned in the above point.

To sum up, I maintain that *retirement from full-time employment should not mean retirement from life*. I believe that as long as one is alive, one has some purpose or role to fulfil, task to complete or contribution to make. I argue that ways can be found to make retirees aware of their potential and to encourage them to work towards continued self-actualisation.

1.5.2 Theoretical perspective

My theoretical perspective has emerged largely from the following theories or perspectives.

- *Nursing theory for personal wholeness* (Oral Roberts University: Anna Vaughn School of Nursing in Looock1999:12-14) is based on the Judaic-Christian philosophy. The Judaic-Christian world-view and philosophy is based on biblical principles and values, recognises humankind's continual striving for wholeness and believes that people can only be understood in relation to God. This approach views the individual as a whole person, consisting of body, soul and spirit (Looock 1999:12).
- *Developmental theory* recognises the existence of different developmental phases throughout the lifespan, with different developmental/life tasks associated with each phase. The last two phases of Erikson's psycho-social stage theory (Erikson et al 1986:54-55) are especially

pertinent to this study. The assumption is that there should be a striving for generativity rather than stagnation, and integrity as opposed to despair, during these final life phases (see sections 1.6.3 and 3.2.3). Development, in this study is seen as development of the whole person throughout the lifespan. As Donald et al (1997:3) explain, "...interaction of the physical, cognitive, social, emotional and moral dimensions of development occurs continuously throughout life".

- *Self-actualising theory*, which has been proposed by a number of researchers and writers, is the source of many theoretical assumptions made during this research (see section 1.6.2 and Chapter three). I agree with Maslow's (1970:46) assumption that self-actualisation means fulfilling one's potential and "becoming all one is capable of becoming". Furthermore, I concur with Jahoda (in Coan 1991:130) who recognises the apparent overlap between the concepts of mental health, psychological health or mental well being and self-actualisation. I do not see self-actualisation as the selfish pursuit of one's own goals without regard for others. I maintain, as does Daniels (1984:29), that reaching out from oneself towards another (albeit a person or cause) is an essential condition for self-actualisation. Self-actualisation means contributing to others and one's life-world.
- *Constructivistic perspective*: This perspective is proactive rather than reactive in nature. This means that the focus is not on the influence which circumstances (eg. financial strain or ill health) or events (eg. retirement) have on the individual, but rather on what the individual can do to influence and control his/her own life (Donald in Looock 1999:19).
- *Retirement theories* (These are discussed at length in section 2.3)

In addition to the above theories, definitions of concepts, also indicative of my theoretical perspective, are outlined below (see section 1.6).

1.5.3 Methodological assumptions

I regard scientific research, together with a functional approach, as essential in this study. Retired people will be the ones to supply data in focus groups. From this data, key factors related to self-actualisation during retirement will be determined. In the process, guidelines will be drawn up for a psycho-educational programme to enhance self-actualisation of retired people.

1.6 CLARIFICATION OF CONCEPTS

In this section a number of concepts, relevant to this research, will be defined.

1.6.1 Psycho-educational programme

Psycho-educational programmes are based on the assumption that certain general life skills are necessary for effective human functioning and that education may be necessary and/or helpful in developing these skills where lacking (Knott 1998:3). The aim of a psycho-educational programme is to help the individual to develop a wide range of skills and behaviour patterns, as well as to develop the ability to effectively utilise available social resources, which are essential for optimal functioning in the community (translation - Knott 1998:6).

Psycho-educational programmes are based on the premise of learning through self-discovery, with individuals being encouraged to find their own answers and solutions. In these programmes, although educational in nature, with certain information and skills being presented or taught, the emphasis is more on a process, common in most psychological therapy. This involves moving from an awareness phase (where attendees are made aware of the topic/issue at hand); through an exploration phase (where attendees are encouraged to actively participate in the further exploration of the topic/issue); and finally to a personalisation phase (where attendees apply what has been discovered to their own lives).

Psycho-therapy is primarily a reactive approach which aims to overcome pathology and restore mental health. Psycho-education, on the other hand, is a more proactive approach which uses various educational and psychological techniques to foster psychological well-being, develop personal and social skills and encourage people to utilise available resources, with the aim of functioning optimally in everyday life situations and preventing maladjustment (Knott 1998:6-7).

1.6.2 Self-actualisation

According to Sumerlin and Bundrick (1996:253), Abraham Maslow is "the acknowledged leader in self-actualization psychology". As will be seen from the following brief study on the meaning of self-actualisation, many others have also contributed to this field. The meaning of the term, as

used in this study, is obtained by abstracting the main, most common elements emerging from different researchers working in this field.

According to Maslow, self-actualisation is a human need which comes into being once other basic human needs, namely physiological needs, safety needs, belongingness or love needs and esteem needs have been met (Maslow 1970:35-46). The need for self-actualisation is a need to be true to one's own nature – a desire for self-fulfillment or to “become everything one is capable of becoming” (Maslow 1970:46). Whereas Maslow felt it necessary for lower order needs to be met before self-actualisation could take place, many, such as Allport (in Gerdes et al 1988:63) disagree with this idea. There is much evidence of people developing optimally despite the deprivation of basic needs. Even Maslow found that his self-actualisers were able to succeed in the face of adversity and remain relatively independent of their physical and social environment (Maslow 1970:153-174).

The term self-actualisation was first coined by Kurt Goldstein (Maslow 1970:46) in the 1930's but the meaning of the term, as used in this study, is more in line with Maslow's views of self-actualisation. Maslow (1970:150), in choosing subjects for research entitled, *Self-Actualising People: A Study Of Psychological Health*, used a positive and a negative criterion for selection. The negative criterion was that there was to be “an absence of neurosis, psychopathic personality, psychosis or strong tendencies in these directions”. The positive criterion for selection was that there had to be positive evidence of self-actualisation, which he said “may loosely be described as the full use and exploitation of talents, capacities, potentialities etc.”. He goes on to say that *people who are self-actualising “seem to be fulfilling themselves and to be doing the best they are capable of doing...They are people who have developed or are developing to the full stature of what they are capable”* (Maslow 1970:150).

In discussing Maslow's work, Sumerlin and Bundrick (1996: 254) point out, that self-actualisation does not imply perfection, but rather a striving for optimum development. They go on to explain that this striving for optimal functioning requires courage, because as Maslow (1972) declared, *self-actualising means having to make growth choices rather than fear choices*. Self-actualisation is thus accumulated in degrees (that is, a process – see discussion below) and involves the identifying and giving up of defenses, which in turn, leaves the individual open and vulnerable. Maslow described self-actualisation as a need “to become more and more what one idiosyncratically is” (Maslow 1970:46).

Maslow's notion of what it means to self-actualise is echoed in the work of other early researchers, such as Carl Rogers and Shostrom, working in the field of self-actualisation psychology (Meyer 1975:4-5). Rogers described the "fully functioning person" (Leclerc, Lefrançois, Dubé, Hébert & Gaulin 1998:78-80; Meyer 1975:23-24; Riker & Myers 1990:40) as one who is aware of one's attitudes and feelings; open and willing to trust, accept, and behave in congruence with oneself and one's experiences; and one who is self-reliant with a willingness to continue to grow and change. Shostrom (Meyer 1975:5-6 & 23-24) regarded self-actualising people as those who appreciate themselves and others as people with unique potential; who express their actual or true selves; who are more fully using their talents and capabilities; and who seem to be fulfilling themselves and doing the best they are capable of doing. The essence emerging from the work of Maslow, Rogers and Shostrom seems to be that self-actualisation involves *an openness to experience, a striving for continued growth and the actualisation or maximizing of one's own unique talents and potential.*

Whereas Rogers saw self-actualisation as a striving towards self-centred goals, Frankl felt that true self-actualisers were people who were transcending themselves and *involved in a cause outside of themselves* – reaching out to something else or to others (Gerdes et al 1988:64). Frankl also viewed self-actualisers as people who have the inner freedom to transcend difficult circumstances or situations and even find meaning in suffering. This is very similar to Drabowski's notion that self-actualisers can use pain as an opportunity for growth and that they "live in service to humanity" (Hansen & Hall 1997:21). Thus far another common characteristic which has emerged concerning self-actualisers is that they have reached a point where they are no longer self-engrossed, but rather have solved inner conflicts, and are involved in tasks outside of themselves.

More recent definitions of self-actualisation, which are consistent with the above earlier definitions and which reflect the basic elements of the definition as used in this study, include the definitions provided by Sumerlin and Bundrick (1998:123) and Leclerc et al (1998:78-79). Sumerlin and Bundrick (1998:123) define the concept of self-actualising as "a striving towards what is possible. It represents a creative open spirit, a courage to venture beyond the boundaries of what is known, and to advance humankind. Beyond the negative definitions of mental health as the absence of disease, self-actualization helps to define highest human function". Leclerc et al (1998:69-84) define self-actualisation "as a process through which one's potential is developed in congruence with one's self-perception and one's experience". The reason for the inclusion of this

definition is to highlight the idea of self-actualisation, not as an end state, but as *an ongoing, never ending developmental process*, prompted by a basic tendency that is universal (i.e. present in every human being regardless of class or culture) and unique (i.e. with each person actualising in his or her own way). Self-actualisation, according to Leclerc et al (1998:80-82), is a question of *high functioning* rather than high performance. They believe that people who function well, are those who act in congruence with their self-perception and who are open to all aspects of reality, developing their potentials in harmony with their experiences. Whether an individual functions well depends, not only on the individual, but also on environmental circumstances and conditions which are often uncontrollable. It is thus clear that both personal and environmental factors play a role in the degree to which people self-actualise, and both must be considered in the envisioned programme for retirees. As Leclerc et al (1998:82) point out, the emphasis, in self-actualisation, is not on the end-state or achievement but rather on the process of continued growth.

Self-actualisation during retirement, as aimed for in this study, requires that retirees:

- be able to adjust, adapt and cope with changes and challenges common to this life stage (and which involve the satisfaction of basic human needs, as identified by Maslow);
- be able to accomplish the developmental tasks common to this life phase which include solving inner conflicts, integration of previous life experiences and integration of the self (see Erikson's ego-integrity – point 1.6.3 and section 3.2.3);

AND that they should go further and:

- *actively work at or proactively choose to embark on a process of continued growth, which would enable them to function well, continue to contribute to humanity, maintain a sense of purpose and meaning and optimally develop their unique God-given potential.*

1.6.3 Erikson's ego-integrity versus despair

Meyer (1975:6) and Riker and Myers (1990:55) regard Erikson's ego-integrity as similar to the need for self-actualisation. According to Erikson's eight stages of ego development, each life stage is characterised by some challenge to growth (described as crises). The main psycho-social crisis of old age (the period during which retirement occurs) is that of integrity versus despair (Erikson et al 1986:54), with the implication that older people will move in one of two directions: growth or decline (Riker & Myers 1990:81). According to Erikson et al (1986:54), the crisis of developing ego-integrity versus despair involves a bringing into balance of the tension between a sense of one's life having been meaningful (i.e. a sense of integrity) and an opposing sense of

one's life having been wasted and feelings of hopelessness in the face of impending death (i.e. a sense of despair). This sense of integrity, of having had a role to play in the world, is essential to be able to continue to be involved with life. Erikson et al (1986:62) found, in their study on people in this life stage, that many of their subjects felt that to avoid succumbing to despair, deterioration and depression, it was necessary to remain actively involved in various aspects of the world. One of their subjects asserted, "If you're going to keep on living, you better keep on growing"(Erikson et al 1986:62).

Riker and Myers (1990:81) describe ego-integrity as a process rather than an outcome. Similarly, I believe that this process is an important part or way of continuing the self-actualisation process, during retirement (see Chapter 3). To move towards ego-integrity, retirees have to attempt to reconcile earlier psycho-social themes (such as generativity versus stagnation and intimacy versus isolation) and to integrate them into their current development (Erikson et al 1986:55). Perhaps during retirement (with the additional free time it affords) retirees may be presented with a last opportunity to correct imbalances from previous psycho-social stages, develop the resulting psycho-social strengths not previously developed and in the process continue to fulfil their potential or to self-actualise.

1.6.4 Retired people

The term retired people, in this study, refers to those who have entered *retirement*, which can be seen as the final stage of the work cycle, during which regular work hours, routines and work deadlines are no longer part of one's daily life, with one laying down one's occupation or career (Knott 1998:7). Frequently, when people reach their fifties, they first start thinking seriously about retirement, because 60 to 65 is usually the expected or mandatory age of retirement (Gerdes et al 1988:408).

1.6.5 Retirement

There are many differing definitions of retirement, as no single definition encompasses the research needs of all disciplines, adequately describes the different meanings it has for various communities or individuals or reflects the changing or evolving nature of retirement (Lo & Brown 1999:30; Phaswana 1998:11; Richardson 1993:7-9). By examining the various definitions of retirement, I gained a broad and deep understanding of this multi-dimensional phenomenon,

which assisted me in developing guidelines for a programme which encompasses these various perspectives and meanings.

1.6.5.1 Economic definitions of retirement

Economic definitions of retirement seem to include two main features, namely, that retirement involves the cessation of full time employment and that income is obtained, at least in part, from retirement pensions or annuities (D'Epinay & Bickel 1995:39; Marshall & Walker 1999:18; Richardson 1993: 9; Kiker & Myers 1990:5). As far as Richardson (1993: 9-10) is concerned, these definitions fail to acknowledge the multi-dimensional nature of retirement, on both a cultural and personal level. These definitions only take work or non-work roles into consideration, while ignoring the influence of other life roles, such as marriage and parenting, on retirement.

1.6.5.2 Social definitions of retirement

As Marshall and Walker (1999:17) point out, retirement is a social institution - we have retirement because people invented it. They go on to explain that it is because retirement is invented by society, that it is so transformable. As changes occur in society or within different segments of society, so too will retirement be transformed. Social definitions of retirement, according to Richardson (1993:11), "focus on what retirement means and symbolizes to retirees". These definitions, many of which overlap, are as follows:

- *Retirement as a major life event*

According to this definition, retirement is an important life event, which takes place on a specific day, results in changes in existing life conditions, and therefore requires adaptation to new situations and orientations (Lo & Brown 1999:30; Phaswana 1998:12). The main characteristic of this event is the giving up of employment, either totally or partially. The event occurs for differing reasons, may be voluntary or involuntary, may be marked by ceremony or even occur without any public recognition. Therefore it may have different meanings for and effects on retirees.

- *Retirement as a role change*

According to this definition, retirement involves multiple, simultaneous role changes with the individual's role in work, marriage relationships, peer relationships and leisure activities all changing in some way (Friedan 1993:165; Smith 1997:207). Retirement often entails the individual's transition from a clearly defined role, to a vague and poorly defined one, as society does not have clearly defined roles for retirement (Friedan 1993:165; Harris 1990:270-271; Phaswana 1998:13). Atchley (1988:195-196) argues that there is not a role loss but rather a move from one social role to another. The role of a retired person has culturally transmitted norms and defined rights and duties. Retirement is thus seen as a transition involving role loss, role expansion, role change and role redefinition, which affect not only the retiree, but also the roles and dynamics of the retiree's family (Carter & Cook 1995:68; Smith 1997:207).

- *Retirement as a loss of status*

In modern societies work is a central factor in the lives of most individuals and provides, not only a source of income, but also social status and opportunities for social interaction. Retirement involves a withdrawal from work and activities and hints at passivity and detachment (Lo & Brown 1999:30). As such, retirement is often associated with an abrupt loss of status, authority and influence as well as a loss of material and social resources (Phaswana 1998:14). For people who defined themselves by their career, losing that identity means a loss in status and a decrease in feelings of self-worth (Le Roux 1999:128).

- *Retirement as a crisis*

Retirement is conceptualised by many as a major life crisis or one of life's most disruptive and stressful events, which contributes to a decline in physical and mental health and requires adjustment to the loss of work, reduced income and changes in status, authority, social roles and identity (Bossé, Spiro & Kressin 1996:141; Holmes & Rahne in Frigenti 2000:15; Mein, Higgs, Ferrie & Stansfield 1998:536; Patterson in Sharpley & Layton 1998:119; Antonovsky & Sagy in Smith 1997:207). This view reasons that role and identity loss generate stress and anxiety, which play a role in physical and mental decline. This appears to be supported by observations that many retirees do become ill and die although it is erroneous to presume that retirement causes illness and death simply because it precedes it (Bossé et al 1996:141).

- *Retirement as a right or reward*

According to this definition, retirement is viewed as a right or earned reward, characterised by freedom and enjoyment, after years of hard work and contributions to the growth and development of society (Aiken 1995:267; Ross & Drentea 1998:318; Samuelson 2000:10). This view is summed up in Samuelson's (2000:10) description of modern retirement as a "sanctioned and cherished reward: a time to relax and savour the pleasures of family, travel, hobbies, and leisure". The extent of the reward will, of course, depend on the availability of economic, social and other resources.

- *Retirement as a process*

This definition views retirement as a gradual, ongoing process, incorporating several different phases or stages (Atchley 1988:196-198; Gerdes et al 1988:410; Howard et al, in Richardson 1993:12). This process involves continued adaptation to the changes occurring during this life stage. Retirees develop their own coping mechanisms and differ in their degree of adaptation, along a continuum, "with very successful adaptation at one end and very unsuccessful adaptation at the other end" (Howard et al in Richardson 1993:12; section 2.4).

1.6.5.3 Social-phenomenological definitions of retirement

According to Richardson (1993:12-13), the social-phenomenological definitions are very important to practitioners working with retirees. These are the subjective definitions of individual retirees, which are constantly changing, as the retiree moves through various retirement phases.

According to Reker and Wong (in Richardson 1993: 13), the goal of practitioners working with retirees is to investigate the subjective, personal definitions of retirement which include a *cognitive component* (which refers to the way retirees think about retirement), a *motivational component* (which refers to retirees' value systems, the value they attach to retirement, including any expectations, beliefs or norms which they associate with retirement and whether they view it in a negative or positive light) and an *affective component* (which refers to how individual retirees feel about retirement).

In summary, retirement, as referred to in this study, can mean a complete and final break from work; it could mean a more gradual cutting down of work hours and responsibilities; or it could mean the taking on of part-time work immediately after ending one's working career or some

time later. I concur with Richardson (1993:13), who recognises the “individualised nature of the meaning of retirement”; that there are both objective and subjective definitions of retirement; that these definitions vary among different disciplines, researchers, professionals and elderly people; and that those people working with retirees must begin with the personal, subjective definitions of individuals. The goal of practitioners should be to explore how individual retirees view and experience retirement, making them aware of the meaning which retirement has to them and how this affects their retirement experience.

1.7 RESEARCH DESIGN AND METHODOLOGY

This study on self-actualisation during retirement is qualitative, exploratory and descriptive in nature. Here follows a brief outline of ethical measures, measures to ensure trustworthiness as well as data collection and processing methods employed in this study.

1.7.1 Ethical measures

I undertake to ensure that the research process is conducted in an ethical manner. Ethical measures include: obtaining informed consent (Smith in McMillan & Schumacher 1993:398); maintaining anonymity and confidentiality (McMillan & Schumacher 1993:399); avoiding deception while protecting privacy of participants; ensuring researcher competence (Strydom in De Vos, Strydom, Fouché, Poggenpoel, Schurink & Schurink 1998:30-31); and striving to maintain objectivity in relations with participants. These measures are fully explained in chapter four (see section 4.4).

1.7.2 Measures to ensure trustworthiness

Guba's model for ensuring trustworthiness (Poggenpoel in De Vos et al 1998:349-351) was employed to reduce biases in the results of this qualitative study. The four strategies, which this model proposes to ensure trustworthiness, are employed in this study, namely: *credibility* (which demonstrates that the phenomenon under study is accurately described); *transferability* (which demonstrates the applicability of findings to other contexts); *dependability* (which refers to the consistency of findings if the enquiry were replicated with the same subjects or in a similar context); and *confirmability* (which demonstrates whether the results are confined to data

obtained from informants or include the motivations and biases of the researcher). These strategies are fully explained in chapter four (see section 4.5).

1.7.3 Method

A qualitative research method is employed in this study. This method is fully described in chapter four (see sections 4.6 and 4.7). A brief outline of the sampling, data collection and data processing methods are now given.

1.7.3.1 Sampling

Purposeful sampling is used, meaning that information-rich participants are selected for in-depth study (Patton in McMillan & Schumacher 1993:378). Participants are chosen from the population of white, middle class retired people, who have been retired for at least five years, living in and around the town of George in South Africa.

1.7.3.2 Data collection methods

Data is collected via a pilot study and focus groups with retired people from different groups within the identified population. Tape-recordings of all the focus groups are made which are then transcribed in preparation for data processing. In addition to this, field notes, consisting of observations made during data collection, are kept.

1.7.3.3 Data processing

The researcher carefully reads through the transcribed interviews of each focus group. These transcriptions are then analysed according to a qualitative method (which is fully described in section 4.7). Data are then interpreted and the findings are presented (see chapter 5).

1.8 RESEARCH PROGRAMME

The research comprises six chapters that are as follows:

Chapter one provides the background and rationale for the study, the research question, aims of the research, the paradigmatic perspective, an explanation of concepts and a description of the research design.

Chapter two presents a literature study on retirement and how this relates to self-actualisation.

Chapter three consists of a literature study which seeks to discover different ways of self-actualising, particularly during retirement. It concludes with a study on the nature of psycho-educational retirement programmes.

Chapter four describes the research design and methods.

Chapter five presents a discussion of the findings from the empirical investigation.

Chapter six consists of the conclusions from the literature study and the empirical investigation, regarding self-actualisation during retirement. Recommendations concerning guidelines for a psycho-educational programme to enhance self-actualisation of retired people as well as recommendations for further research are provided. Limitations of the study are also included.

1.9 CONCLUSION

This chapter commenced with an introductory background and rationale for the study. This was followed by problem formulation, the resulting research question and research aims. My perspective has been described, various relevant concepts defined, research methods explained and the planned research programme outlined. Chapter Two will report on the literature study on retirement.

CHAPTER 2 RETIREMENT

2.1 INTRODUCTION

This chapter presents a literature study on retirement. It begins with a study on the changing nature of retirement, including a brief historical overview as well as some possible future retirement trends in different parts of the world. The chapter then proceeds with a discussion on the various theories of retirement and the different stages in the retirement process. A study is then made of the major life changes associated with retirement, including the possible effects of these changes on retirees. Finally, the factors are studied which have been identified as influencing or mediating the effects of these changes – resulting in either positive adjustment, high life satisfaction, good quality of life and continued self-actualisation or the converse of this.

2.2 THE CHANGING NATURE OF RETIREMENT

As will be seen, the nature of retirement differs from one geographical area, one culture and even from one individual to the next. The nature of retirement, when it first emerged, also differed vastly from retirement as experienced in present day industrialised societies. With increases in longevity, the aging of the population, more women working and retiring and changes in the definitions of work and leisure, the nature of retirement is expected to continue to change and evolve (Richardson 1993: 8-9).

2.2.1 A brief historical overview

Retirement, as a general phenomenon, is regarded as a relatively modern institution of industrialised societies (D'Epinay & Bickel 1995:39; Dychtwald 1999:97; Harris 1990:270). Most people in pre-industrialised societies continue to work until they are unable to do so. D'Epinay and Bickel (1995:39) point out that retirement has a long history and note that as far back as the *Ancien Regime*, which was the government and society existing in France prior to the 1789 revolution (Hayward & Sparkes 1962: 963), kings and nobles granted pensions to certain of their elderly, faithful servants. This retirement privilege was usually reserved for those who had served as army or other state officials, and depended on the benevolence of the noblemen and the health of the servants. Towards the end of the 19th century, in England and Prussia, and at the beginning of the 20th century, in France, some social security systems were set up for those who

were unable to continue working due to poor health or problems of advanced age. Retirement, when it first came into being, was for those people who were unable to work and provide for themselves (D'Epinay & Bickel 1995:39; Samuelson 2000:10) or for those with enough land or other resources to support themselves when they stopped working (Quadagno & McClellan in Lemme 1995:336).

In 1881, Germany's Otto von Bismark, introduced the world's first major retirement programme, setting the marker of old age at 65 and proposing that retirees be given state pensions and national health insurance (Dychtwald 1999: 91). According to D'Epinay and Bickel (1995:40), it was *only after the Second World War that retirement became a phenomenon which included the whole working population and which was defined according to a specific chronological age* (that is, 65, as identified by Bismark). Mandatory retirement (i.e. obligatory retirement for people reaching this age) and Social Security (i.e. financial provision for those obliged to retire) were introduced in the USA in 1935, during the Depression, to ease unemployment, by removing older workers from the work force to provide jobs for younger workers (Friedan 1993:164). Other countries, such as Germany and Great Britain, also introduced mandatory retirement (Lemme 1995: 336). According to Phillipson (1998:55-56), between 1950 and 1980 retirement grew as a result of an increase in the proportion of people reaching retirement age, a decrease in the importance of paid work after retirement and an increase in the number of people receiving state or private pensions.

Phillipson (1998:59-60) further distinguishes different phases within this growth period of retirement. He describes the first phase, from 1950 to the mid 1960's, as characterised by a gradual consolidation of retirement as a social and economic institution, as more people received pensions and as retirement came to be accepted as an important life stage. During this phase retirement was perceived mainly as a male phenomenon, was short in length and associated with a lower status than that of paid employment. Phillipson describes the second phase as being characterised by an increase in early retirement (from the mid 60's onwards) and in the number of people stopping work completely after the age of 60 or 65 (in the period after 1970). He notes that retirement during the 1970's and most of the 1980's was viewed in a positive light and seen as desirable, in addition to a means of controlling unemployment.

Phillipson (1998: 60) highlights the fact that this second phase, from the mid 1960's onwards, is characterised by a number of important changes that have occurred as a result of the development of more flexible work patterns and high unemployment. He proceeds to explain that these

changes have resulted in the development of a new period of life, which he terms the "third age". This occurs between the period of work (the second age) and the period of late old age, characterised by decline and dependence (the fourth age). The boundaries, between this "third age", work at the lower end and the period of late old age at the upper end, are blurred and flexible. *The retirement transition is no longer a neat, distinct move from work to complete unemployment.* Phillipson (1998:60) describes it as a long, complex period involving a number of different pathways which people follow before being completely retired. These pathways include forced early retirement, voluntary early retirement, redundancy pathways, disability/long-term sick pathways, informal care pathways, unemployment pathways, discouraged workers pathways and the state retirement pathway.

2.2.2 Possible future retirement trends

As has been illustrated, retirement during the 1970's and beyond, became to be viewed in a mainly positive light, being promoted as 'the golden years'. The trend to early retirement grew in strength and increasing numbers of healthy, elderly people entered retirement (Dychtwald 1999:97-98; Harris 1990:272-223; Phillipson 1998:58-62). Retirement has evolved from a relatively short life stage, in which people no longer worked (because they were no longer able to do so) into a long period of leisure granted as a reward after years of employment and service to society (Aiken 1995:267; Ross & Drentea 1998:318; Samuelson 2000:10).

There is an increase in the number and proportion of elderly people in the world, as a result of decreases in the birth rate and increases in life expectancy. According to the Ageing and Development Report (HelpAge International 2000), by the year 2025, the number of people over 60 years of age is expected to reach 1.2 billion. The report highlights that even in developing countries (where life expectancy is lower) the number and proportion of old people is growing. According to the US Bureau of Census (Collett 2000:2), the size of the older population, in South Africa, will double in the 17 years between 1997 and 2015. It will make up 7,5% of the population in 2010 and 9,1% in 2025. According to the United Nations Population Division (Dychtwald 1999:3), one out of every 10 people living in 1999 was 60 years or older and the expected ratio for 2050, is expected to double to one out of five.

The increase in longevity, the aging of the population, the increased number of people entering retirement and the increase in early retirement have all resulted in retirement becoming a very

long period during which increasingly higher proportions of the world's population are making decreasing contributions to society. Butler (2000:7) points out that in the USA, by the year 2020, if these trends and attitudes to retirement do not change, there could be "some 60 million idle people in retirement not contributing to society" and warns that "there will be profound social, economic, and political consequences of the aging population in all world regions". In South Africa, many of the elderly (especially among the black communities) have the responsibility of caring for grandchildren, while their adult children work. The state pensions, which many of them receive, are often used to support family members, for example, by paying for school fees of grandchildren or giving loans to relatives (HelpAge International 2002). In South Africa, and other parts of Africa, the AIDS epidemic may possibly mean that many old people will be unable to retire, as they will have to fill positions left by AIDS victims, or care for AIDS orphans.

Measures will have to be taken to deal with these consequences of an aging population. As Samuelson (2000:12) has stated, "We need to re-invent retirement", taking changing social, economic and political realities into account. Some of the present and possible future retirement trends are as follows:

- *The raising of the age of retirement*

As people are living longer, it seems logical that they should also be working longer (Butler 2000:7). Thus, a trend towards longer periods of employment is beginning to become evident (Stein 2000). Certain countries have raised the retirement age. For example, in Germany it has been raised from 60 (for women) and 63 (for men) to 65; in Italy, Austria and France the number of contribution years have been raised from 37,5 to 40 years; and in some countries, such as the United Kingdom, the retirement age of women has been raised to bring it in line with men (Phillipson 1998:63). Dychtwald (1999: 94) criticises the fact that retirement age has remained at 65 in many countries despite the fact that average life expectancy has increased dramatically. He recommends that if old age is going to be a steadily moving target, so too, should old age/retirement markers be continually reset. He explains that when the expected life expectancy was, on average, 72, the retirement age of 65 was possibly the correct age, giving people 10% of their lives for retirement. With the rise in average life expectancy to 75, he suggests that the retirement age should possibly also have been moved to 67,5 and that as average life expectancy possibly rises to 80, so too should retirement age move to 72. Even though mandatory retirement is no longer in place in the USA, most Americans still retire at about this age, with people having adjusted to the idea that this is the time to retire (Friedan 1993:165). Perhaps, in the future people

will choose to retire when they can afford to and want to do so, rather than expecting all people to retire at the same age (Dychtwald 1999:97).

- *Curtailing early retirement and encouraging older people to continue working*

Some countries have already adopted measures to curtail early retirement, by transferring the cost of early retirement from the state to the individual or work enterprise (Phillipson 1998:63). As Samuelson (2000:12) points out, by no longer subsidising early retirement it should become less prevalent. Although older people may contribute by passing on their wisdom and doing volunteer work, he suggests that the “main way older Americans can contribute is by doing the same thing other adults do: that is, by working, and not becoming a premature social burden” (Samuelson 2000:24).

- *Reducing the level of retirement benefits*

By reducing retirement benefits (which has already been done in certain countries), costs are curbed and people are encouraged to work longer, albeit through part time employment (Phillipson 1998:63; Samuelson 2000:12).

- *Moves towards more flexible retirement*

The traditional notion of retirement as a permanent separation from work is being replaced with “lifelong working – in various positions and in varying amounts of time throughout adult life” (Stein 2000). Some of the possible, more flexible types of retirement, which may be on the increase in the future, include bridge employment, phased retirement, boomerang retirement and volunteering. These are discussed in sections 3.4.1 and 3.4.2.

Thus, it seems clear that the traditional notion of retirement as the last stage of a linear working life and as a permanent separation from the work place, may be replaced by a more flexible, cyclical model of life. According to this model, people continue to work but have periods of leisure and learning interspersed with work periods, with retirement involving several different retirement states or varieties (Dychtwald 1999:106-107; Stein 2000).

Dychtwald (1999:101) sums it up when he says that we should in fact “retire retirement” allowing and urging people to work longer, albeit in a temporary capacity. This would help with the demographic problem of an aging population and declining ratio of workers to retirees. It would also help workers increase rather than deplete their savings. I became aware that in the future, as

the population ages and retirement becomes increasingly less predictable (introducing new elements of insecurity into the lives of the elderly) the need for retirees to adjust to changes and to continue to self-actualise, developing rather than wasting their potential, becomes all the more important.

2.3 THEORIES OF RETIREMENT

There are a number of different theories that have been proposed to explain adjustment to retirement (La Bauve & Robinson 1999:4; Lemme 1995:339; Richardson 1993:27). These theories highlight the issues and changes of retirement, which affect retirement adjustment and also provide possible intervention strategies which help retirees to adjust and continue to self-actualise.

2.3.1 Activity theory

Activity theory was formulated by Maddox in 1968 (Aiken 1995:278; Knott 1998:38). He proposed that people need to maintain productivity and social interaction if they are to adjust to retirement and achieve satisfaction and a sense of well being. Research done by Maddox in 1970 and Palmore in 1981 supported this theory, as both reported the highest levels of life satisfaction in those of their subjects who were most active and involved (Aiken 1995:278). In 1976, Atchley (in La Bauve & Robinson 1999:5) proposed that retirees need to find activities that will provide a substitute for the goals they previously strived to achieve in their work. Richardson (1993: 31) believes that this theory places unrealistic expectations on older people, by expecting them to continue to participate in roles and activities characteristic of middle age, which could cause older people, who are unable to meet these expectations, to experience failure.

I agree that while continued contributions to society may make retirees feel useful, aiding adjustment (Tinsley & Schwendener-Holt in La Bauve & Robinson 1999:5), the danger exists that retirees who fail to maintain activity and involvement levels will become discouraged. In this way, value is only put on the "elderly who are acting younger than their years", while the resources of the elderly, which Friedan (1993) terms, "the fountain of old age" are wrongly regarded as being of little value. Thus this theory may dismiss the fallacy that age is an accurate measure of one's physical, mental and psychological state and that "being older necessarily means becoming less active". On the other hand, this theory may strengthen the misconception

that whatever is old is no longer valuable, that older people need to hang on to youth (characterised by high activity levels) at all costs – thereby fuelling negative age stereotypes, which can undermine retirees self-worth and self-actualisation.

2.3.2 Disengagement theory

In sharp contrast to activity theory, disengagement theory, outlined in 1961 by Cumming and Henry (Aiken 1995:277; La Bauve & Robinson 1999:4; Phaswana 1998:22; Richardson 1993:29) regards retirement as a time of mutual withdrawal or decline in involvement between the aging individual and society. It proposes that as people age and enter retirement, there is a gradual withdrawal from participation and responsibility in society, as people relinquish earlier roles and activities, focussing more attention on their own lives and reflecting on their own past and accomplishments. According to this theory, equilibrium is maintained in society, as older people withdraw and relinquish their roles to younger ones. This theory is based on the premise that disengagement is necessary “because of the inevitability of death, the presumed decline of abilities in old age, the value placed on youth, and the need to ensure that roles are efficiently fulfilled and tasks completed” and is expected to be mutually satisfying to both the individual and society (Lo & Brown 1999:31). According to La Bauve and Robinson (1999:4), disengagement may cause retirees to become isolated from society.

There appears to be almost no empirical support for discontinuity theory. It is criticised for its age discrimination perspective, viewing disengagement as a natural and inevitable part of aging (Tinsley & Schwendener-Holt in La Bauve & Robinson 1999:5; Richardson 1993:30). Atchley (1988:246) contends that years of research have shown that there is no evidence for inevitable disengagement, but rather that when disengagement occurs, it is as a result of a lack of opportunities for continued participation in social and work activities. This highlights the need for society and individual retirees to assume joint responsibility to create such opportunities for continued involvement during retirement (Phaswana 1998:22).

2.3.3 Role theory

Carter and Cook (1995:67-68) regard role theory as a useful framework for studying retirement adjustment. According to role theory, people have varied roles which are critical to self-identity and which provide norms and expectations regarding behaviour and attitudes. These roles may be

self-defined or socially prescribed and may occur as a result of close personal associations (e.g. parent, sibling, friend, neighbour), group associations (e.g. bridge club member, retirement association member, volunteer), activities experienced in employment roles (e.g. law enforcer, teacher, sales person) and from recreational roles such as photographer, gardener or tennis player (Carter & Cook 1995:67-68; La Bauve & Robinson 1999:4; Richardson 1993:27).

According to role theory (developed by Parsons in 1942), the loss of the work role, at the time of retirement, is often a very significant role loss that can influence the psychological well-being and life satisfaction of retirees. Role theorists further assert that Western society often fails to have clearly defined roles for their retired people, who having lost their work role, now find themselves roleless, with a reduced sense of identity (La Bauve & Robinson 1999:4; Mein et al 1998:536; Price 2000:83-84; Quick & Moen 1998:44-45; Richardson 1993:28).

Quick and Moen (1998:45) point out that, according to role theory, retirement can be satisfying if retirees maintain a clear role identity by continuing to work after retirement or if they did not enjoy their work and perceive retirement as a welcome escape from an unpleasant role. On the other hand, role theory suggests retirement can be very dissatisfying for those retirees to whom work was a central life role.

Role theory has been criticised for the assumption that the work role is one of the most central roles for older people; that retirees battle to give up work roles, to take on new roles and activities and to learn new skills; and for underestimating the role of social support and personal, psychological resources in adjusting to retirement changes (Carter & Cook 1995:67-80; Phaswana 1998:21; Richardson 1993:29). In addition, while early cross-sectional studies gave support for role theory, reporting lower morale and greater maladjustment for retirees than for workers, recent longitudinal studies have not supported this finding (Richardson 1993:29).

In a study with retired professional women, Price (2000: 84) found that while role theory was the theoretical perspective most apparent in their experiences of retirement (many women identified the loss of their professional role, social status, professional challenges and social contacts, as an important dimension of their retirement), contrary to role theory, there was no evidence that this loss of professional identity resulted in a negative impact on self-esteem or personal identity. According to some role theorists, retirement adjustment is largely attributable to individual differences in the ability to expand and redefine roles and activities; relinquishing some roles that

have been mastered and learning new ones which may be demanding, challenging and rewarding (Carter & Cook 1995: 68; Richardson 1993:28).

In a study by Carter and Cook (1995: 67-80), there was evidence that *social connections* (e.g. family involvement, voluntary activities and affiliations to various organisations and interactions with friends) and *psychological resources of individual retirees* (e.g. an internal locus of control and retirement efficacy, which is the belief that one has the knowledge and skills needed to make the retirement transition) may provide support and a source of identity to retirees, which help retirees to adjust positively to retirement. Once again, it seems apparent that there is much that individual retirees and society can do to ensure that retirees are able to relinquish old roles and take on new or redefined ones, thereby adjusting well to retirement and continuing to self-actualise.

2.3.4 Continuity theory

According to continuity theory, proposed by Atchley in 1982 (in Kulik 1999:286; Quick & Moen 1998:45; Richardson 1993:31) retirement is perceived not as a disruptive role loss, but rather as a time during which people tend to maintain previous goals, life-style patterns, values, habits, commitments, preferences and dispositions. Continuity theorists do not regard retirement as a time of distress, but as an opportunity to “maintain earlier life-style patterns, previous levels of self-esteem, and long-standing values” (Richardson 1993:32). These theorists would thus argue that the life-style patterns, priorities and activities chosen *before* retirement have a much more profound effect on later life than retirement itself, which would discount the misconception that problems with adjustment are inevitable during retirement (Phaswana 1998:21; Richardson 1993:32). In 1986, Ekerdt (in Richardson 1993: 32) explained that one way retirees maintain continuity, is by replacing the “work ethic” with the “busy ethic”, whereby they continue to live active lives, even though they are no longer in paid employment. According to this theory, continuity “maintains functional stability and provides the elderly person with the strong anchors that afford a sense of order, control, and confidence” (Kulik 1999:286).

The main criticism of continuity theory is its view of life as unchanging and its inadequate consideration of the effects which normal developmental transitions have on the elderly (La Bauve & Robinson 1999:5; Richardson 1993:33). Atchley (1988:242) presented a more dynamic continuity perspective, which acknowledged that although people generally prefer both internal

continuity (i.e. inner psychological continuity) and external continuity (i.e. continuity of external circumstances and social behaviour), they still need to be able to adjust to inevitable life changes and disruptions. Furthermore, Atchley (in La Bauve & Robinson 1999:5) suggests that people use familiar, adaptive strategies (i.e. continuity) to help them to cope with life changes. He also classified continuity into three categories, namely:

- *too little continuity*, which is actually extreme discontinuity, resulting in the individual experiencing life as too unpredictable;
- *optimum continuity*, where the individual undergoes the optimal amount of change, experiencing excitement and change in normal routine, without life becoming too unpredictable and stressful; and
- *too much continuity*, which occurs when the individual experiences life as dull, boring and too routine in nature.

Although Atchley's (1989:183-190) more recent analysis of continuity theory takes cognisance of inevitable life changes and identifies optimal levels of continuity, it still fails to consider changes (e.g. in financial resources, physical and psychological health, and social resources) that may occur as a result of retirement, which may result in people being unable to continue previous lifestyles (La Bauve & Robinson 1999:5; Richardson 1993:33). It seems plausible, therefore, that the guidelines for the envisioned retirement programme should include the aim of helping retirees to achieve optimal levels of continuity, while at the same time considering changes (such as those mentioned above) which may interfere with continuity.

2.3.5 Crisis theory

Richardson (1993:34) proposed that crisis theory is "a more appropriate theory for understanding adjustment during retirement because it does not assume that developmental crises are pathological and because it is a psychosocial theory that emphasizes situational and individual aspects of change". According to crisis theory, retirement is seen as a major life-cycle developmental transition that may be disruptive and with the potential to develop into a full-blown crisis (La Bauve & Robinson 1999:6; Richardson 1993:34-35; Sharpley & Layton 1998:119; Smith 1997:207). A crisis occurs when there is a disturbance (e.g. retirement) in the equilibrium between the individual and the environment, when the individual engages in usual problem solving approaches to counter this physiological or psychological disequilibrium, but these approaches fail (Knott 1998:39; Phaswana 1998:22; Caplan in Richardson 1993:34).

Crisis theory, as a basis for intervention in the lives of retirees, underlines the individuality of retirees, especially in the light of the fact that the elderly are extremely heterogeneous, differing in all the various aspects of aging (i.e. social, physical, cognitive, economic, psychological and cultural). Crisis intervention with the elderly (such as the one envisioned in this study) should consider *individual aspects of the crisis* (e.g. the individual's ego strength, personality, coping and problem solving strategies), as well as *situational and environmental constraints* (e.g. financial constraints, medical problems, cultural constraints) and *strategies individuals can adopt to overcome these constraints and regain control and equilibrium* (Knott 1998: 39-40; La Bauve & Robinson 1999:6; Richardson 1993:34-38).

2.3.6 Life course perspective

The life course perspective, proposed by Elder in 1992 and 1995 (in Quick & Moen 1998: 45), has the viewpoint that life transitions, such as retirement, "always occur in the context of ongoing trajectories". This means that they hold the view that the quality of the retirement experience will depend on individual retirees' pathways to and through retirement. This includes the retiree's pattern of employment throughout life, with patterns of employment and retirement differing markedly between men and women (Moen 1996:132-133; Quick & Moen 1998:45).

Timing is also a key component of life course theory. For example, those retirees experiencing the exiting of the employment role and the entering of the retirement role, at an "off time" (i.e. at a time earlier or later than that which is socially prescribed) may experience retirement as more disruptive and stressful than those making the retirement transition at a time regarded as normatively "on time" (Quick & Moen 1998:45).

This theory is helpful as it considers changes in both individual retirees and their environments over time. It recognises that retirement is an objective life course transition, which also has a subjective developmental and social psychological component (Dannefer in Moen 1996:132). Any programme to meet the needs of retirees would have to consider retirement as an objective life course transition as well as a highly personal experience resulting in subjective meanings of retirement. As Richardson (1993:13) stresses, practitioners working with retirees must "understand the individualised nature of retirement" and should always "begin with the viewpoints and experiences of their clients".

2.3.7 Structured dependency theory

Structured dependency theory, proposed by Townsend in 1979 (in Mein et al 1998:535), stresses the role of financial resources in determining the experience of retirees, asserting that society has created the dependent position of so many retirees, by making them dependent on pensions and other benefits. This view is taken by a number of people who regard retirement, low pensions, institutional care, and many of the programmes designed for retired people as causing dependence (Friedan 1993:23; Walker in Mein et al 1998:535). Friedan (1993: 23) expresses the concern that many programmes for the elderly are concerned only with caring for the elderly or helping them with problems. She goes on to say that many of these programmes are “ageist and work towards increased dependence of the elderly and increased segregation as opposed to working toward integration and independence”.

2.3.8 Compromise/negotiation theory

Compromise/negotiation theory, proposed by Atchley (in La Bauve & Robinson 1999:6), is a combination of the main elements of activity theory and disengagement theory. *Compromise* refers to the internal negotiation people undertake when establishing their own particular hierarchy of personal goals, which consists of goals they were taught, goals emerging from their own personal experiences and goals which they admire and seek to pursue themselves (Parker in La Bauve & Robinson 1999:6). Retirement adjustment depends on these personal goals. Retirees whose goals are mainly work orientated, will experience much internal compromise and may find it stressful to reorganise priorities during retirement. The opposite is true for retirees who have many non-work related goals, experience little internal compromise and adjust well to retirement (La Bauve & Robinson 1999:6).

Negotiation refers to the discussion of personal goals with others, negotiating between what is expected by the external social world and one's own personal priorities. The aim is to reach “an internal compromise related to their goals that leads to feedback from significant others” (Parker in La Bauve & Robinson 1999:6).

Any psycho-educational programme for retirees would have to examine personal goals and priorities of retirees. By becoming aware of their different goals, examining them through purposeful internal and external negotiation, they will be able to experience ‘internal

compromise' and experience a more positive adjustment to retirement. This process may also help retirees to take responsibility for themselves, to maintain personal control over their lives, work towards worthwhile goals and continue to self-actualise.

2.3.9 Analytic theory

This theory proposes that an individual's behaviour is largely determined by "complex societal structures", which means that the development of alternative roles during retirement will depend on factors, such as the personality of the retiree and the values and attitudes of the people to whom the retiree relates (Phaswana 1998:20). Social networks (e.g. the family, friends, organisations and church groups) will therefore either act as a support or constraint for retirees.

Psycho-educational programmes for retirees need to expose myths and social stereotypes regarding aging and retirement, help retirees become aware of social constraints and encourage them to develop strategies to overcome these constraints. At the same time, retirees should be aware of available social resources.

2.3.10 The theory of the third age

This theory, which was introduced by Laslett in 1989 (in Mein et al 1998:536), proposes "a freely chosen healthy retirement leading to a life of self-realisation and fulfilment" and replaces negative views of retirement life with the description of the third age as the crown of life. The term third age has already been discussed (see section 2.2.1) and refers to the period between the working age (i.e. the second age) and the very advanced age characterised by increased dependency, namely, the fourth age (Phillipson 1998:60).

Laslett (1995:10) explains that the use of the term third age does not try to deny the aging process, it "stands for the dignity and creativity, the social importance and public significance, the self-respect and civic virtue of older people which certainly continue indefinitely into later life, unless or until after a Fourth Age of decrepitude intervenes, and often even after that". This theory encourages one to recognise the positive aspects of old age and retirement, or as Friedan's (1993) book title suggests, "The Fountain Of Old Age". A social and educational movement, "The University Of The Third Age", which started in Toulouse in 1973, presently consists of several thousand learning centres (with differing structures and programmes). It has spread across

all the continents and conducts educational and research activities aimed at improving the quality of life of older people (Heikkinen, Kuusinen & Ruoppila 1995: preface pp v). See section 3.4.2.1 for further discussion of this movement.

Laslett's theory (in Mein et al 1998:539) has been criticised as only being applicable to people who are healthy, educated, have money and the desire to expand their horizons. In a study by Mein et al (1998:536-543) this theory was used to see if it could be incorporated into people's actual experiences of retirement. They found mixed support for Laslett's theory as people were often "perplexed about what their new role was in their youthful retirement". Many retirees, instead of welcoming a life of leisure, felt guilty about no longer contributing to society. The idea of welcoming their third age was not found to be as prevalent as having to come to terms with the impending decline in health and the problem of adjusting to retirement. They stated, "the existence of the *Third Age* is still not generally accepted by society and we felt that it may be too early for Laslett's theory to be normative for this cohort" (Mein et al 1998:543).

Although many people may never reach the stage where they are able to freely choose a retirement characterised by the pursuit of personal interests and leisure activities, this theory does remind us of the status, dignity and value of elderly people. Perhaps it needs to make room for the idea that retirees need to do more than serve just their own interests, in order to feel self-fulfilled. Self-actualised people are usually involved in a cause outside themselves (Frankl in Gerdes et al 1988:64).

In the above discussion on the theories of retirement, it has become clear that retirement is not merely an isolated, once-off incident. Many researchers (Atchley 1988:196-198; Gerdes et al 1988:410) have described it as a process, consisting of differing phases. A study is now made of retirement as a process.

2.4 THE RETIREMENT PROCESS

It is now generally accepted that the retirement process begins some time before retirement, with an individual's realisation that one day he/she will stop working (Atchley 1988:196; Gerdes et al 1988:410-413; Richardson 1993: 47). In proposing a model for retirement adjustment counselling, Richardson (1993:49-64) recognises three distinct retirement phases: pre-retirement, the decision to retire and post-retirement adjustment. In this study, the focus is mainly on the last

phase, not discounting the effects of the first two phases. Atchley (1988:196-198) identified eight phases in the retirement process which also fit in with Richardson's three phases. These phases are as follows:

- **Pre-retirement phase**

The pre-retirement period can further be divided into two phases. The first of these, the *remote* phase, is the stage during which the individual first starts thinking about retirement, thinking of it in an objective, abstract, non-emotional way, as an occurrence in the distant future. This awareness of retirement can be advantageous as it could encourage the individual to start preparing for retirement, especially financial preparation which needs to begin long before retirement (Knott 1998:31). The second part of the pre-retirement period, the *near* phase, refers to the time just before retirement, during which the individual views retirement more realistically. The individual sets a retirement date and begins to separate from the job (Richardson 1993:47) as evidenced by less involvement in new projects, formal farewell ceremonies and the training of a replacement person (Ward in Knott 1998:31). Anxiety and ambivalent feelings are characteristic of this phase, especially if one is unprepared psychologically for retirement and unsure of how one will spend one's retirement (Knott 1998:31; Phaswana 1998:17). Retirement programmes during this phase can help retirees to confront, share and deal with anxieties and in so doing, help them "to face the reality of retirement and to welcome it fearlessly" (Phaswana 1998:17). According to Atchley (1988:196), when retirement finally occurs, people start off by taking one of three paths, each of which corresponds to one of the next three retirement phases (i.e. the honeymoon, immediate routine, or rest and relaxation phases – see discussion below).

- **Honeymoon phase (period immediately following retirement)**

This phase falls into Richardson's second phase, occurring immediately after the termination of work (Richardson 1993:47). According to Atchley (1988:196), this is a "euphoric phase", in which retirees may feel free to do things they never had the opportunity or time to do while working. This phase varies in length (from a few weeks, up to several years) depending on factors such as continued health, financial and social resources and continued enjoyment of leisure activities (such as reading, travelling, visiting friends and family, sporting activities etc.). According to Atchley, not all people experience this honeymoon phase, with some moving directly into the retirement routine phase (see discussion below). For those retirees who have few resources or have been forced into retirement, this phase may be a "stage of outrage and indignation" (Phaswana 1998:17).

- **The immediate retirement routine phase (post-retirement phase)**

During this phase, lives become structured and routines are developed, with retirees scheduling certain days for specific activities, such as playing golf, visiting friends or family, or attending activities at senior citizen centres, which are usually organised around certain days (Richardson 1993:48). Many retirees experience this phase positively, as they settle into a retirement lifestyle characterised by new routines. Atchley (1988:196) points out that for those who engaged in many non-work related activities prior to retirement, settling into a new retirement routine is quite simple, with them only having to realign time, in relation to the choices of activities and social groups made earlier in their lives.

- **Rest and relaxation phase (post-retirement phase)**

Atchley found that following retirement, many people go through a *temporary* period of lowered activity levels (that is in sharp contrast to the very active honeymoon phase). Atchley (1988:196-197) found in a study of 168 retirees (whom he monitored for four years) that although activity levels declined following retirement, they returned to pre-retirement levels after three years of retirement. This contradicts disengagement theory (see section 2.3.2), showing that while retirees may initially enjoy a period of decreased activity, they soon resume a more active lifestyle.

- **Disenchantment**

Some people experience difficulty adjusting to retirement. Once the honeymoon phase is over or if retirement fails to live up to expectations, there is a period of “let down, disenchantment, even depression” (Atchley 1988:197). Disenchantment can also occur when the expected retirement situation is disrupted by some difficulty, for example, ill health or death of a spouse, which is the most common difficulty (Atchley 1988:197).

- **Reorientation**

For those retirees who do go through a period of disenchantment, a period of reorientation often follows, during which they reassess their lives, ‘pull themselves together’ and explore new ways of becoming involved in their life worlds. Atchley believes that retirees, experiencing this phase, can really benefit from social assistance, in the form of senior centres (offering activities) or groups which help retirees to reorient themselves toward retirement (Atchley 1988:197). The envisioned psycho-educational programme of this study may be very beneficial during this phase.

- **Routine**

During this phase retirees develop a satisfying retirement routine. People at this stage have well established criteria for making choices, resulting in a life which may be busy and have exciting times, but which is generally stable. Different people reach this phase at different times (e.g. some directly following retirement, some after a honeymoon or rest phase and some later or never. Atchley (1988:197) believes that *people who succeed in establishing a satisfying retirement routine, "have mastered the retirement role"* (own italics). He believes that such retirees have clear expectations of themselves and realistic self-perceptions, describing them as "self-sufficient adults, going their own way, managing their own affairs". Perhaps this is one view of what it means to self-actualise during retirement.

- **Termination**

Atchley (1988:197-198) believes that, for some people, the retirement role is given up at some point. Examples of such people include those who cancel the retirement role by returning to work or those who become ill, disabled or dependent. Atchley believes that a measure of independence and "able-bodied status" is necessary "to play the retirement role effectively". He believes that this role is often relinquished gradually, as retirees become more dependent, until there is almost no independent choice.

These phases are not universal nor necessarily sequential, they are rather a collection of different phases which people may pass through in preparing for, experiencing and giving up the retirement role. As can be seen, there are many changes associated with the retirement process. A study of these changes and their possible impact is now made.

2.5 MAJOR LIFE CHANGES ASSOCIATED WITH RETIREMENT

2.5.1 Change in the role of work

The most obvious change in retirement is a change in the role of work in the lives of retirees. Friedmann and Havighurst (Harris 1990:264-265) identified the following five functions which work performs in people's lives:

- It provides *income or finances* with which people can maintain themselves.
- It gives *order, structure and routine* to everyday life.

- It gives individuals a *sense of identity* (which includes a sense of status), with people often describing themselves by way of their occupation (e.g. "I'm a ...).
- It serves as an important *base for social relationships*, acting as a major reference group and an important source of social contact.
- It provides the worker with a "*cluster of meaningful life experiences*", providing opportunities to interact with people and the environment, to exchange ideas and to make meaningful contributions.

The role and functions, which work performs in individuals' lives, will influence the meaning and importance which they attach to work, as well as the impact which the loss of work will have on their lives. Research has shown that for many retirees, the loss of a job, also means a loss or change in income, authority, social status, respect, social interaction, purpose and activities as well as an increase in unstructured time (Le Roux 1999:128; Brown in Lo & Brown 1999:32; Quick & Moen 1998:45; Sharpley 1997:322). The loss of the work role, in modern day society, with its strong Western "work ethic", especially for those whose lives have been built around their careers, can be very stressful and damaging to self-esteem (Aiken 1995:275; Carter & Cook 1995:74; Le Roux 1999:128; Sharpley 1997:322). Retirees may feel that by losing the work role society may now regard them as unproductive and worn out. As a result retirees may experience feelings of "diminished usefulness, insignificance and dependence, and sometimes a sense that life is essentially over" (Aiken 1995:275). This view of retirement can lead to depression, withdrawal and failure to self-actualise.

Not all retirees experience the loss of the work role negatively. People who have many other role involvements, or who are retiring from a job which is very stressful or unpleasant, may not regard retirement negatively. Moreover, they may welcome it as an escape or an opportunity to replace work with activities of their own choosing (Quick & Moen 1998:45). Price (2000:88-99), in her study on the impact of the loss of professional identity on women (as a result of retirement), found that women experienced a loss of social contacts, a loss of professional challenges and a confrontation with negative stereotypes (e.g. the belief that retirees are permanently available and that they are incompetent). Although these women also experienced a loss of direction and sense of achievement, this was not accompanied by a lowered self-esteem or sense of personal identity. They reportedly looked for new roles and opportunities to make meaningful social contributions.

Eckerdts (in Richardson 1993:11) suggested that retirement often requires replacing the “work ethic” with the “busy ethic” which is the expectation that life should be active and full, and justifies retirees to engage in leisure activities, as long as these are “serious and directed” rather than “self-indulgent or aimless”. In this way retirees remain productive (e.g. doing community service, continuing education, engaging in profitable or worthwhile hobbies, skill development, self-enhancement, part-time employment or volunteer work). In so doing, they retain a sense of being useful (Rybash, Roodin, & Hoyer 1995:285). There are many factors (e.g. gender, timing of retirement, financial resources, personal meaning of the work role, health status, social support and involvement in leisure or other activities) which determine the effects which the loss of the work role could have on individual retirees (see section 2.6).

2.5.2 Changes in social interaction

2.5.2.1 Social interaction with friends

Many individuals (especially women) those who fail to maintain social relations outside the work place or whose most meaningful relations are with work colleagues, may experience loss of social contact after retirement. This may lead to feelings of social isolation and a sense of no longer belonging (Carter & Cook 1995:69; Price 2000:90-91; Richardson 1993:62). There is much controversy over whether or not there is a decrease in social interaction after retirement. Some researchers, such as Mein et al (1998:542) did not find a decrease in social interaction (possibly because their research was conducted with subjects who were recently retired). Bossé et al (1996:148) on the other hand, found declines in *quantity* of social support but continuity of *qualitative* support. These findings seem to indicate that as long as there is continuity in qualitative support, retirees should not be affected adversely (Bossé et al 1996:148; Hong & Duff 1997:275-281; Mein et al 1998:542).

According to Carter and Cook (1995:69), although friendships play an important role in retirement adjustment, retirees may find that maintaining relations with former work colleagues is quite difficult and they have to build new relations. The social support which fellow retirees can provide for one another and its importance for self-actualisation during retirement, is discussed later (see section 2.6.5.2).

2.5.2.2 Social interaction within the family

According to Smith (1997: 207) retirement has an impact on the family system, as a change in one part of the system will cause a change in the other parts. She goes on to explain that retirement “requires changes in family boundaries, roles, patterns, and values, producing change in the family social system”. Not only the retiree, but also family members living in the same house as the retiree, have to adapt to changes, such as increased time spent together, new daily routines and the division of household duties or chores (Knott 1998:59). As can be seen (section 2.6.5.2), the way the family handles these changes and the degree to which it provides support to the retiree, will have a determining effect on retirement adjustment.

Sagy and Antonovsky (in Knott 1998:60) point out that retirees often have more available time and energy to spend on socialising with friends and family. Frequency of contact between retirees and other family members can also result in an increase in family conflict, especially if retirees criticise or interfere in the lives of adult children and grandchildren (Knott 1998:60).

Today, as a result of increased life expectancy, there is a marked increase in four-generation families (Butler 1999:5-6; Gerdes et al 1988:416; Dychtwald 1999: xvii) and an increase in the number of middle age and retired people who spend more time caring for their parents than they did their children (Dychtwald 1999:146). While this can result in much inter-generational enrichment within families (Lo & Brown 1999:36-37) and within society, it can also be a source of conflict. As Dychtwald (1999:203-204) states: “Although the coexistence of three or four living generations offers the unprecedented possibility of a wonderful range of intergenerational friendships, mentorships, and learning opportunities, the absence of such relationships could lead to insensitivity, bickering, fierce competition for limited resources, and social ‘age wars’ ”.

The role of the elderly in the family differs between different cultures. In South Africa, the vast majority of elderly black people live in three generational households and their social grants are usually turned over for general family use, supporting, on average, five other household members (Draft White Paper for Social Welfare & Population Development 1996: 72-73). These elderly people also often care for grandchildren whose parents are working.

Retirement often has an impact on the marriage relationship, as it changes the lifestyle of the couple and usually requires some restructuring in their relationship (Frigenti 2000:17; Weiss in

Lo & Brown 1999:33; Rybash et al 1995:207). Wilkerson and Hichens (1989) highlight many of the changes and stresses which retirement brings to the marital relationship, while showing that much can be done to help retirees cope with these changes. Some of the changes and potential sources of conflict, mentioned by them, include: spending much more time in each other's company, having to hear repeatedly one another account the same stories to others, changes in physical health and sleeping habits, power sharing in the home and differing needs and habits.

According to Rybash et al (1995:207), the greatest changes are usually experienced in marriages where the husband worked and the wife was the homemaker. In such marriages, the husband is often at a loose end, not knowing what to do with himself, while the wife may feel that her husband is underfoot and find it difficult to continue with her own activities as before. Marriages in which both spouses worked seem to be characterised by an easier retirement transition. They usually display more co-operative and egalitarian relationships and usually derive increased satisfaction, happiness and involvement in retirement, when compared to single-wage-earner families (Kulik 1999:286-293; Tryban in Rybash et al 1995:207-208).

According to Vinick and Eckerdt (in Lemme 1995:340), "virtually no study has demonstrated a strong negative impact of retirement on the quality of marriage". The best predictor of marital satisfaction after retirement is satisfaction before retirement (Lemme 1995:340). In a study on the impact of retirement on the marital relationship of Israeli subjects, Kulik (1999:286-293) discovered:

- an increase in marital satisfaction after retirement;
- a tendency, after retirement, for the husband to attach more importance to family life and to participate in household chores;
- that both retired and pre-retired husbands attached equal importance to their wives;
- that retired husbands became more traditional in their attitudes towards gender roles, which Azmon and Israeli (in Kulik 1999:290) believe may be caused by the culture in Israeli society, which views males as superior and females as dependent;
- that both pre-retired and retired men, whose wives worked, showed more liberal attitudes towards gender roles, than those whose wives did not work; and that
- there was no significant difference between retired men of the synchronised type (i.e. those whose wives were also retired) and the dissynchronised type (i.e. those whose wives continued to work).

Such research results show that many retirees are able to maintain relations in the face of changes resulting from retirement. In addition to this, the increased importance which retired men attach to family life, can result in increased interaction between different generations within the family. Women who want to continue to work after their husbands' retirement, can do so without risking damage to the marital relationship (Kulik 1999:291). On the negative side, the increased involvement of male retirees in housework may require a new form of power sharing. This, together with what Kulik (1999:291) refers to as the male retirees' increasingly traditional attitudes towards gender roles after retirement, may be potential sources of marital conflict.

2.5.2.3 Interaction in society

Social roles which are related to work may diminish after retirement. Other social interactions, such as participation in clubs, churches, recreational activities and other voluntary organisations, may become important. The degree of involvement in society differs vastly among different individuals and has an impact on retirement adjustment (Carter & Cook 1995:70).

The above discussion supports role theory (see section 2.3.3), which sees retirement as a time when the work role and social roles are lost or change. Carter and Cook (1995:68) see retirement as a time of "role expansion, redefinition and change". They maintain that the influence of work-related role loss after retirement is determined by the "self-rated importance of these work dependent roles and on the availability of substitutes for old roles". In order to self-actualise during retirement, the individual has to remain involved and continue to have clearly defined, albeit different life roles. (See section 2.6.5.2).

2.5.3 Changes in financial status

Retirement usually means a reduction in income for most retirees (Harris 1990:275). As Gerdes et al (1988:414) explain, pensions which were expected to be adequate, may become insufficient in relation to rising living costs, inflation, a longer than expected retirement period or unexpected expenses. The retirement experience of most retirees in South Africa, is influenced by income (usually insufficient). The vast majority of South African retirees (of whom over 75% are black), live in three generation households and depend on a social grant (of R540 per month) to support themselves and the other members of their households (Collett 2000: 8; Phaswana 1998:33). According to Collett (2000:8), only about 18,4% of black urban elderly people, and 6,6% of black

rural elderly receive income from a private pension or provident fund. In addition to this, less than 8% of retired, white people have sufficient income to maintain pre-retirement standards of living. Thus, for many retirees, changes in financial status influence the quality of retirement (see section 2.6.4).

2.5.4 Changes in location or housing

Retirement often involves changes in location to be nearer to friends, children or relatives or to enjoy a location, which is more appealing, has more opportunity for leisure activities, a favourable climate, slower pace, lower cost of living or good security (Frigenti 2000:17; Lo & Brown 1999:33-34; Riker & Myers 1990:121). Many retirees may prefer not to live with friends or family, even when this opportunity exists, as they do not want to be a burden to others (Lo & Brown 1999:34). They may choose to live in their existing homes or choose to relocate to a smaller property, an apartment or townhouse with some form of security, an old age home or a retirement village.

Relocation after retirement may add to retirees' sense of loss (Lo & Brown 1999:34). Where retirees choose to live will determine much of the quality of their retirement. In addition, retirees may find it difficult to give up on life-long friends and community life and to make new friends in new environments. It is important for retirees to ensure that the chosen location will suit their needs, considering factors like medical amenities, transportation systems, general services, rates and taxes on property and climatic conditions (Lo & Brown 1999:34; Maritz 2000:59; Riker & Myers 1990:120-124).

2.5.5 Changes in health

It has often been assumed that retirement is hazardous to one's mental and physical health, with stories been accounted of people who "had no sooner retired, when they suddenly became ill or dropped dead" (Lemme 1995:339). This belief was partly due to the fact that early research failed to note that many retirees who experienced poor health after retirement, had actually been unhealthy *before* retirement. Eckerdt (in Lemme 1995:339) points out that thirty years of research on the subject, which controls for pre-retirement characteristics, now clearly shows that retirement does not generally harm physical or mental health nor does it cause death. Health is,

however, an important factor in retirement adjustment and thus self-actualisation (see section 2.6.3).

2.5.6 Changes in the use of time

Individuals who have worked most of their adult lives are suddenly confronted with much more free time, following retirement. As Havighurst (in Riker & Myers 1990:101) points out, retirement is often regarded as a “crisis in the meaningful use of time”. How to use and structure this unstructured time is a major issue confronting retirees (Aiken 1995:277; Riker & Myers 1990:101; Roszac 2000:26; Rybash et al 1995:272).

The way this free time is utilised varies according to the desires and interests of the retired person and constraints, such as finances, health, cultural milieu, family circumstances, community opportunities and the abilities of the older person (Lo & Brown 1999:36). Many retirees welcome the increase in unstructured time, viewing it as a time to break away from mundane, routine employment; an opportunity to freely organise time, without work associated constraints; and an opportunity to explore new avenues, follow dreams, develop long-standing interests and enjoy travel or recreational activities (Le Roux 1999:128-129; Lo & Brown 1999:36; Rybash et al 1995:272). Some retirees use this time to continue with paid employment of some form, while many become involved in volunteerism. Many pursue education and others devote themselves to activities that are separate from a work orientation, such as creative, challenging or expressive hobbies and leisure activities (Lo & Brown 1999:36; Riker & Myers 1990:101-114; Rybash et al 1995:272-273).

While many retirees welcome the unstructured time, others may experience a lack of purpose. Roszac (1998:26) refers to this as “a withdrawal into inconsequentiality”, which results in demoralisation. The way retirees utilise this unstructured time and whether or not they remain productive members of society, will determine, to a large extent, the degree to which they adapt to retirement and continue to self-actualise (Guinn 1999:14; Price 2000: 92; Sherrard 1998:257).

2.5.7 Changes associated with aging

Retirement usually occurs in the latter years of life and is thus also the period of life in which there are *changes relating to the process of aging*. As Le Roux (1999:127) points out, aging is not

a disease, but rather a natural process involving organic, social and psychological changes. As needs change, retirees need various skills to continue to self-actualise. Baltes and Baltes (1990:53) believe that for people to age successfully, they need, "adaptive competence" which they define as "a generalised capacity to respond with resilience to challenges arising from one's body, mind and environment". Differences between individuals in the actual changes resulting from aging, as well as in their responses to these changes, result in individual variability in the effects of aging (Atchley 1988:70; Coleman 1993:24; Harris 1990:129; Rybash et al 1995:55). Some of these changes or challenges associated with aging are now discussed.

2.5.7.1 Physical changes associated with aging

There are various physical changes related to aging, which vary considerably from one individual to another. Some of the major changes (Rybash et al 1995:58-89; Collins 1988:214-216; Atchley 1988:69-90; Harris 1990:129-132) include the following:

- *Changes in appearance:* These changes include greying and thinning of the hair; midriff bulge; wrinkled, dry skin, which has lost much of its elasticity; the appearance of "age spots" on the skin; the loss of teeth and the like.
- *Sensory changes:* Aging produces a decline in various perceptual functions. Some changes commonly associated with aging include: visual problems such as presbyopia (or farsightedness) and cataracts; auditory decline such as a gradual loss of the ability to hear high frequencies; and a decline in taste and smell sensitivity. These changes are also accompanied by decreases in reaction time and agility of movement.
- *Systems changes:* These include changes in the muscular, reproductive, gastro-intestinal, skeletal, cardio-vascular, respiratory and central nervous systems. Falling is the leading cause of accidental injury, among people over the age of 65 (Rybash et al 1995:84).
- *Sexual changes:* There is a reduction in reproductive abilities, but not necessarily a decrease in sexual interest or activity. Older couples may take longer to achieve orgasm, which may be of a reduced intensity. Some common obstacles to continued sexual expression include the lack of an available partner, health problems and the belief that society frowns on sexual expression in old age (Rybash et al 1995:233).
- *Changes in health* are often thought to be inevitable, with old age viewed as a time of inevitable physical decline, illness and immobility. However, according to Rowe and Kahn (2000:123-124), research shows us that "older people are more likely to age well than

become decrepit and dependent". Disability in older people results mainly from the impact of disease, lifestyle factors (such as poor diet and insufficient exercise) and biological changes. Some common health problems include arthritis, blood pressure difficulties, hearing or visual impairment, heart disease, cancer, strokes, diabetes and a reduced capacity to fight off disease.

2.5.7.2 Cognitive or mental changes associated with aging

Evidence on the relationship between aging and mental functioning is confusing, with cross-sectional studies usually showing a decline in measured intelligence with age, while longitudinal studies have frequently found stability in intelligence over time (Atchley 1988:110). Friedan (1993:36) points out that information has often been based on studies of sick or institutionalised people, which has actually yielded information on "pathological aging". She goes on to point out that the progressive deterioration in both mental and physical abilities, which appeared in early cross sectional studies of people at different ages, disappeared when healthy people aging in their own communities (rather than in institutions) were studied longitudinally (Friedan 1993:40).

Mental functioning refers to many complex processes such as intelligence, learning, memory, thinking, problem solving and creativity. A summary of some research findings regarding aging and associated changes in mental functioning follows (Atchley 1988:90-112; Cohen 2002; Harris 1990:135-137; Rowe & Kahn 2000:125-128; Rybash et al 1995:101-159; Smith 1994; The American Federation for Aging Research 2002):

- *Intelligence:* The Seattle Longitudinal Study Of Adult Intelligence (The American Federation For Aging Research 2002) involves the examination of subjects' cognitive abilities every seven years beginning in 1956. The study examines whether intelligence changes during adulthood, at what age declines occur, what causal factors result in variation among individuals and whether it is possible to reverse intellectual decline. The study includes tests of verbal meaning, spatial abilities, reasoning ability, number skill and word fluency. The general findings have been that deficits in these abilities are not observed before the age of 60. By the age of 74 small declines have been seen for all the abilities measured. Drops in intelligence are, however, not universal and more than half of those tested, at age 81, did not show significant declines during the previous seven years.

Age has a differential impact on cognitive functions. People of over 80 can still improve their vocabularies and certain functions such as attention span, while everyday communication skills, language skills and simple visual perception remain stable. However, cognitive functions (such as selective attention, verbal fluency, complex visio-spatial skills and logical analysis) decline. Elderly people, therefore, may have difficulty learning foreign languages, completing complex new tasks or tasks requiring quick reactions or high precision, but they maintain the ability to understand situations and learn from new experiences (Cohen 2002). According to Smith (1994), fluid intelligence (which is mainly biologically determined) tends to decline before crystallised intelligence (which is determined mainly by experience).

Finally, the 'new elderly' are declining slower than the 'old elderly', pointing possibly to the impact of environment on intellectual functioning. This ties in with the final comment on findings of these studies, namely that intellectual decline can be prevented and reversed. (See also discussion in Chapter 3.)

- *Memory:* Loss of memory, according to Le Roux (1999:128), seems to be one of the most common concerns of older people. Memory declines with age (Atchley 1988:110). Changes in memory are dependent on the type of memory function involved. For example, the ability of the elderly to acquire, store and retrieve new memories may be reduced, whereas the ability to retrieve "memories that have been stored and consolidated over long periods remains stable" (Cohen 2002). As with intelligence (see discussion above) there is evidence that individuals who exercise their minds or even learn new, simple skills can halt memory decline (Hainsworth 1999; Hultsch, Hertzog, Small & Dixon 1999:262; Smith 1994).
- *Learning:* Research, such as the MacArthur Studies (Rowe & Kahn 2000:125-126) shows that most older people can learn effectively. Older people have different limits and pace of learning and the conditions needed for learning differ between young and old.
- *Problem solving:* There is a decline in problem solving with age, but socially meaningful decrements seldom occur before the seventies (Atchley 1988:93). The elderly may need more time to solve problems. Once again, continuing to engage in activities which are mentally challenging and learning problem solving strategies can prevent decline in problem solving ability (Hultsch et al 1999: 245-262; Rowe & Kahn 2000 :125).

- *Creativity*: Research shows that most people remain creative throughout adulthood and into later life, with many producing their most notable achievements in their old age (Simonton in Harris 1990:137). Research measuring everyday creativity has found a modest, but statistically significant, decline in divergent thinking over time, although these results may, in part, have resulted from methodological problems such as the fact that many creativity tests require working speedily (Rybash et al 1995:159).

2.5.7.3 Changes in mental health associated with aging

The term *mental health*, according to Rybash et al (1995:353), encompasses the absence of mental illness, as well as the ability to cope with life effectively, even finding it satisfactory and enjoyable. Some definitions of mental health focus on negative aspects such as adjustment difficulties. On the other hand, those definitions which use positive criteria to describe mental health, focus on coping and adjustment that “demonstrates an accurate perception of reality, personal mastery, individual autonomy, positive self-esteem, and a drive towards self-actualization” (Birren & Renner in Rybash et al 1995:353). Some older people lose the ability to cope effectively with life demands, as well as the ability to function psychologically, which according to Rybash et al (1995:352), are two of the main hallmarks of mental disorders.

Research has shown that extreme mental impairment is not part of the ‘normal’ aging process and little support has been found for the hypothesis that mental illness symptoms increase with age (Levine 2002; Rowe & Kahn 2000:126; Aldwin et al in Rybash et al 1995:353). It has been discovered, as with most life aspects in older people, that there is increased individual variability in mental health. These differences are mainly attributable to differing life circumstances. For example, for some elderly people, there may be an increase in mental distress with age as a result of the trauma of losing friends and loved ones or coping with ill health. Others may experience better mental health as they are relieved of the strains of a stressful, unpleasant job or the responsibility of caring for ill parents (Aldwin et al in Rybash et al 1995:353-354).

A brief overview is given of some of the mental problems and disorders most commonly associated with aging (Rybash et al 1995:352-383). A distinction is made between *organic disorders* (associated with some physical cause) and *functional disorders* (which have no physiological cause, but are caused by psychological or environmental factors). Functional

disorders are thus seen in those who no longer have the personal resources or social support necessary to cope.

Organic disorders are further divided into acute brain syndromes (which are sometimes reversible) and chronic brain syndromes (which are irreversible). Chronic brain syndromes, usually involve permanent brain damage and include various forms of dementia. *Dementia* is a global term for disorders resulting primarily from the deterioration of mental functioning (i.e. abnormal clinical conditions that are *not* part of the 'normal' process of aging). *Senescence*, on the other hand, refers to the normal or universal processes of aging. The most well known example of dementia (or chronic brain syndrome) is Alzheimer's disease.

Alzheimer's disease, a degenerative brain disease, characterised by progressive intellectual deterioration, includes memory loss (its most noticable feature), as well as changes in language or visio-spatial skills. These changes could, for example, result in individuals finding it difficult to come up with words for use during conversations or getting lost in unfamiliar environments. In addition to this, Alzheimer's disease is often accompanied by other psychiatric and behavioural symptoms (e.g. depression or personality changes). Initial intellectual changes may be subtle, but sufferers eventually become profoundly impaired and completely dependent upon others (Karlinsky 2002; Rybash et al 1995:355-372). Many retirees are sensitive to the threat of Alzheimer's disease, and when they find themselves forgetting things, the fear is awakened in them. According to Rowe and Kahn (2000:126), these fears are exaggerated as no more than 10% of elderly people (aged 65-100+) are affected with Alzheimer's disease.

Acute brain syndromes need to be diagnosed and treated as soon as possible, so as to prevent losses and reverse damage. Common causes (which are preventable and reversible) of these syndromes include drug toxicity, metabolic disorders, endocrine abnormalities, nutritional problems, disease (e.g. heart, lung or kidney disease), head injury, infections, emotional problems (e.g. depression) and communication difficulties (e.g. vision or hearing problems). *Delirium* is a special type of acute brain syndrome marked by disorientation, minimal awareness of self and the environment, hallucinations, delusions and sleep and attentional disorders. Focal brain damage (which is a temporary slowing or obstruction in blood flow to the brain) and pseudodementia (which is difficult to distinguish from dementia, and often caused by undiagnosed and untreated depression) are two other examples of acute brain syndromes.

Depression is one of the common, yet largely overlooked mental health problems of the elderly (Rybash et al 1995:383). This can result from life circumstances (e.g. a drop in living standards; impending death; caring for parents or spouse) and especially the losses often accompanying the later years (e.g. loss of work; loss of physical prowess and attractiveness; or the death of a spouse, friends or loved ones). If depression is untreated, it may lead to suicide.

In summary, while many declines in mental capacity or performance are thought to be age related, this may not be the case. Many are probably the result of treatable illnesses (e.g. depression or hypothyroidism) while some are attributable to socio-environmental factors (e.g. settings providing differing opportunities for intellectual stimulation and maintenance). A rapid or progressive intellectual deterioration is almost always due to disease, such as Alzheimer's disease (Cohen 2002).

There is also much evidence showing that individual differences in mental functioning are often attributable to the individual differences in continued engagement in stimulating or challenging intellectual activities. As Rowe and Kahn (2000:125) point out, "the less people are challenged the less they can perform". There is much support for the adage 'use it or lose it' which stresses the importance of continued mental stimulation and use of cognitive skills, as disuse can lead to a decline in mental functioning (Hainsworth 1999; Smith 1994; Hultsch et al 1999:245). Intellectually stimulating environments, a wide variety of social contacts, travel, mentally challenging activities and learning certain skills (such as problem solving strategies and memory and recall techniques) are all factors which can prevent mental decline with aging. (For further discussion - see Chapter 3.)

In addition to this, the fact that much can be done to prevent mental disorders and maintain mental health, highlights the importance of providing mental health interventions, services and social support (e.g. psycho-educational programmes for the elderly or retired people; psychotherapy and opportunities for recreation, socialisation, work or volunteering). The goals of such programmes should be to "enhance and preserve psychological functioning throughout the later years" (Rybash et al 1995:387). Kety (in Rybash et al 1995:352-353) points out that as the elderly population grows and as life expectancy increases, measures need to be taken to prevent mental disorders in the elderly, which would make them increasingly dependent, resulting in great cost to the individuals, others who have to take care of them and society as a whole. Kety (in Rybash et al 1995:353) explains that this is more than just financial cost, describing it as "a

cost that cannot be measured or tabulated: the loss of human potential and of the affected person's capacity for adaptation and ability to contribute to human welfare".

2.5.7.4 Psycho-social changes related to aging

Psycho-social changes related to aging include :

- *Changes in personality*

According to Atchley (1988:103), personality refers to "how the individual characteristically interacts with his or her physical or social environment". According to Thorman (in Le Roux 1999:128), as people become older they tend to become more cautious, less likely to take risks and more rigid or inflexible in their ideas, attitudes and behaviour, finding it more difficult to accept new ideas. Research, such as the Seattle Longitudinal Study (see section 2.5.7.2) and research done by Costa (in Rybash 1995:316), has consistently shown that personality remains relatively stable with age. In fact recent studies, such as the one by Schaie and Willis (in Rybash 1995:314), found that age-differences obtained in cross-sectional studies, were due to generational rather than age differences. It seems that the year an individual is born has more of an effect on personality than the individual's chronological age. In fact, in a study in 1986, Schaie and Willis (Rybash et al 1995:318) found that, with successive generations there have been changes towards more flexible and open attitudes, behaviours and personality styles. This bodes well for improved adaptation of future generations of elderly people to a fast paced, constantly changing society. The only personality traits, which they found to seem mainly due to age, are that males seem to become slightly more feminine; females slightly more masculine; and that the pace of life and activity level of many individuals seem to decline with age.

While the core of the personality does seem to remain stable with age, there is still change in the 'details' or smaller components of personality with age (Atchley 1988:104). In addition to this, Schaie and Willis (in Rybash 1995:318) point out that while there may not be much average or general change, for the whole sample of older subjects, there is a reasonable amount of individual change, especially as "people experience a variety of nonnormative events, changing them in different ways".

- *Changes in self-perception*

As people age, they may perceive themselves as changing and may take on the identity of an older person. According to a survey done by Victor (in Le Roux 1999:127), there are seven factors which identify the transition to old age, influencing people to adopt the identity of an older person. These are: a specific health problem, retirement, physical and/or mental deterioration, chronological age, restrictions in physical activity, changes in social contacts and illness or death of a spouse. In addition, self-perception is influenced by social perceptions of the elderly, which differ from culture to culture (see discussion below).

- *Changes in the self-concept*

As Holtzclaw (in Le Roux 1999:126) points out, an accurate self-concept (i.e. viewing oneself as having worth, while being aware and accepting of one's strengths and weaknesses), enables one to progress through life, be fulfilled and achieve a measure of self-actualisation. While much gerontological literature asserts that age results in a decrease in self-esteem (i.e. the degree to which one likes and approves of oneself), studies have not only negated this belief, but shown that self-esteem tends to increase with age (Rosenberg & Bengston et al in Atchley 1988:105).

As Atchley (1988:105) points out, those elderly (the majority) who have a solid self-concept, resulting in a continuity of self and coupled with a continuity of personality, have the necessary defences to handle the changes and difficulties (including the negative stereotypes) associated with aging. He explains that self-esteem, contrary to common opinion, does not decline with age but rather that, "in the absence of adequate defences, exposure to ageism erodes the basis for self-esteem". People without the necessary defences, find that negative social perceptions of the elderly (see point below); and the losses, for example, of friends, loved ones and work (together with the status, authority, power and identity it gives) may result in declines in self-esteem.

- *The influence of social perceptions of the elderly*

Puijalon and Trincaz (2000:115-118) illustrate the importance and influence of social perceptions of the elderly. They point out that old age is not merely a natural phenomenon (determined by biological factors only), but that it is also influenced by demographic, economic, political and social factors. They explain that the way the elderly are perceived is largely determined by the image of old age shaped by society (which differs from one culture to the next). They contrast the image of the elderly in Africa, with that of Western societies. The image of the elderly in Africa is largely positive, with people respecting and looking up to the elderly, resulting in people feeling proud of being old or very old. In Western society, old age is viewed as a time period,

characterised by negative images, such as, loneliness, incapacity and social uselessness. The elderly need to be cared for, but they are often not esteemed. Moreover, negative myths and stereotypes abound (see discussion below). Puijalon and Trincas (2000:115) sum up the difference in these perceptions with the following statement: "In Africa the aged are guardians of knowledge and power; in the West they are all too often regarded as encumbrances".

Changes in the perception of the self are often brought about or exacerbated by societal perceptions or myths regarding aging or the elderly. It may be difficult for elderly people, who do not have a solid self-concept (see discussion above), to maintain a healthy sense of self in the face of negative societal views of the aged. This will be particularly pronounced, if they come to perceive themselves in the light of these negative stereotypes. Perceptions of the elderly may also be influenced by the fact that, in Western society, there is restricted inter-generational mingling in shared settings, resulting in a lack of understanding between generations (Puijalon & Trincas 2000:117). Gerdes et al (1988:417) warn that even in more traditional communities (such as the black communities in South Africa), the Western influence has resulted in changed inter-generational relationships and has also negatively influenced the way the elderly are perceived. They state, "Industrialisation, urbanisation and Westernisation have disrupted many traditional patterns, including the role of the aged and their associated status".

Rowe and Kahn (2000:119-139) highlight some common negative social myths and stereotypes, influencing the image of aging, which the Mac Arthur Studies have proved false. These include:

- that old age always means ill health;
- that old people cannot learn new things and that aging is always characterised by mental decline;
- that it is too late for old people to rectify bad habits and improve their life quality;
- that aging means a complete ending of sexual activity; and
- that old people are unproductive.

Price (2000:93-99), in a study of a group of retired professional women, discovered that they were confronted with stereotypes related to their status as retired and/or old people. The stereotypes she identified include the belief that these people are permanently available; that they are no longer competent; and that they can no longer perform important tasks. These kind of stereotypes can make people feel under-valued and can influence their self-esteem.

- *Personal and social losses related to aging*

Aging brings about or coincides with many losses such as the death of friends or spouses; the loss of youthful vigour and attractiveness; decreased ability to make active contributions to society (especially in the previous work roles); decreases in physical or mental speed and agility; the loss of active parenting roles and the like. Ford (in Gerdes et al 1988:419) names three stress producing situations, related to the elderly in Western society. All are characterised by some form of loss. These are the loss of social and economic status; the loss of independence (becoming physically, financially and emotionally dependent on others); and the loss of freedom and privacy (e.g. having to enter some form of residence for the elderly).

- *Coping with suffering and death*

Aging does not necessarily result in suffering, but obviously it brings one ever closer to one's own death. According to Cohen (2002), the elderly think and talk about death often, but generally fear it less than people from other age groups. There are certain elderly people, however, such as those with a terminal illness, emotional problems or an underlying depression, who may be more susceptible to anxiety about death. This can lead to despondency. As Le Roux (1999:129) points out, death brings the individual face to face with "the meaning of life and the purpose of the world". The aging individual thus has to look back and understand the meaning of life as well as prepare for death.

Thus far an investigation has been made into some of the changes or stressors which occur during the retirement period. Throughout the discussion, it has become clear that while many of these changes occur and while many of them are stressful, they are neither all inevitable, nor do they necessarily always interfere with adjustment or self-actualisation. According to Le Roux (1999:127), individuals vary in the way they react to these changes. She points out that how individuals cope with age related changes and losses, is largely dependent on the personal or social resources available to them when they experience a significant loss. The result is that there is marked individual variation in the degree of self-actualisation. This has motivated me to identify the elements which promote self-actualisation, with the aim of establishing guidelines for an effective retirement programme. A study is now made of those factors which influence the way retirees adjust to the above changes.

2.6 FACTORS INFLUENCING RETIREMENT ADJUSTMENT

2.6.1 Retirement circumstances

Bossé et al (1996:146) found that the way people adjust to retirement is largely determined by the circumstances surrounding the retirement event. This includes the timing of retirement, the reasons for retirement and whether retirement was expected/unexpected and voluntary/involuntary.

2.6.1.1 Timing of retirement

Retirement is usually an expected event for which people can plan and an experience which they can share with friends or colleagues, who are entering this phase at the same time, leading to a "shared sense of appropriateness" (Rubel 1999:70-71). Research (Bossé et al 1996:146; Sharpley & Layton 1998:123) has shown that people who are forced to retire earlier than expected, are most likely to have difficulty adjusting to retirement. As Rubel (1999:71) explains, "The suddenly retired person is out of sync with his working peers with no warning, inadequate preparation, and limited opportunity for integrating the new realities". In addition, the reason for the early retirement (e.g. own failing health, having to care for an ill relative, business failure, retrenchment and the like) is usually an added source of stress (see discussion below). Quick and Moen (1998:54-55) found that age of retirement was not as important a factor in retirement satisfaction, as whether or not individuals retired at the expected time. They found that men and women who were most likely to report retirement satisfaction, were those who retired at the age they expected to retire.

2.6.1.2 Reasons for retirement

The reasons for retirement have also been shown to be significant predictors of retirement stress and/or retirement satisfaction (Bossé et al 1996:146; Quick & Moen 1998:54; Richardson 1993:54-58; Sharpley & Layton 1998:119-123). There are many reasons why people retire, for example: mandatory retirement (having to retire because one has reached retirement age); the desire to do other things or to escape from an unpleasant work situation; health reasons (own poor health or that of a family member); financial incentives (e.g. taking an early retirement package); or loss of job.

Those who are forced to retire (unexpectedly or involuntarily) are more likely to have adjustment problems, than those who do so voluntarily, after several years of planning (Bossé et al 1996:146; Richardson 1993:58; Palmore in Sharpley & Layton 1998:119). Quick and Moen (1998:54) found that people who retired for “internally motivated reasons”, such as they could afford to do so, they had other activities that they were keen to do or because they had been offered financial incentives, generally experienced retirement positively. Quick and Moen (1998:54) also found that those people who retired because they did not like their work or felt unappreciated at work, were more likely to rate the retirement years better than those who did not retire for these reasons. They found that those who retired because of external factors, such as redundancy, poor health or to look after ill family members, were less satisfied with retirement. Men and women who are forced to retire, as a result of redundancy or poor health, are most likely to experience adverse psychological reactions as a result of retirement (Quick & Moen 1998:54; Sharpley & Layton 1998:123).

2.6.2 Amount of planning for retirement

As Richardson (1993:59-60) points out, once people know they are going to retire, they begin to prepare by practising for it. For example, they may take longer holidays, start new hobbies, join new organisations or attend pre-retirement seminars. For those people (see above discussion) for whom retirement is unexpected, such preparation is often not possible. Research has found that the more planning and thought that people give to retirement, the more likely they are to experience a smooth retirement transition, adjust to retirement and experience retirement satisfaction (Knott 1998:124-130; Quick & Moen 1998:53-54; Richardson 1993:59-60; Sharpley & Layton 1998:123). Despite the possible benefits of pre-retirement programmes, a relatively small proportion of retirees seem to attend such presentations, even when they are conveniently offered (Phaswana 1998:89; Richardson 1993:60). In a South African study of retirees in the Northern Province, 80,4% of the respondents indicated that they had not received any pre-retirement education (Phaswana 1998:89).

2.6.3 Health

According to Bossé et al (1996:147), health is the most studied variable in retirement research. While it is recognised that health is often the reason for retirement, it has also been studied as a consequence or outcome of retirement. As seen earlier (see section 2.5.5), it is generally accepted

that, while the health consequences of retirement may be controversial, there is generally no support in recent research for the idea that retirement harms mental or physical health.

Research has consistently shown that ill health, as a cause of retirement (see discussion under 2.6.1.2), as well as ill health during retirement, is a very strong predictor of high stress, poor adjustment or low satisfaction in retirement; while good health is consistently shown as one of the principal factors in retirement satisfaction (Mein et al 1998:543; Fouquereau, Fernandes & Mullet 1999:55-56; Sharpley 1997:322; Sharpley & Layton 1998:123). It is thus very important that retirees make every effort to care for their health, remaining physically and mentally active. In so doing, they may prevent pathological aging and poor health. Good health will make it easier for them to remain independent, productive, self-actualising retirees, who are actively involved in their life worlds.

Richardson (1993:60-61) describes the impact which poor health can have on retirement adjustment. She explains that, firstly, ill retirees focus their energy and attention on themselves and their health difficulties, missing out on leisure activities or reaching out to others; secondly, much of their time and financial resources are spent going to medical practitioners, hospitals or engaging in activities to improve their health; thirdly, ill health limits the kind of leisure activities in which they can engage (e.g. walking difficulties may prevent them from playing golf, bowling, hiking etc.); and finally, because physical and mental well-being are intricately interdependent, problems with physical health can lead to mental health problems and vice versa. Richardson (1993:61) highlights the importance of giving support to retirees experiencing poor health (e.g. through strong informal assistance networks or support groups, composed of retirees with similar problems).

Health and income are two of the most important determinants of retirement adjustment and satisfaction (Fouquereau et al 1999:56; Lemme 1995:341; Mein et al 1998:543). When both these factors come into play, in a retiree's life, they have a dramatic influence on the retirement experience. In South Africa, many retirees do not have medical insurance. In 1990, while 65% of white retirees had medical insurance, 95% of urban and 99% of rural elderly blacks, who received a social pension, had no medical insurance (Collett 2000: 9). Those retirees, without medical assistance, are often subjected to waiting in long queues for hours at clinics or hospitals, before receiving assistance (Collett 2000:3).

2.6.4 Socio-economic status

Research consistently shows that high socio-economic status is associated with high levels of retirement satisfaction (Fouquereau et al 1999:52-55; Mein et al 1998:543; Beck in Richardson 1993:60). People who have sufficient financial resources during retirement are able to travel more, participate in varied forms of leisure and are freed from the strain of financial worries (Richardson 1993:60). Richardson and Kilty (in Richardson 1993:60) found that occupational status, which is also associated with income, also influences retirement adjustment. They found that women of low occupational status and people who experience a substantial drop in income after retirement, usually experience difficulty in adjusting to retirement. According to statistics given by Collett (2000:8), the retirement experience of many retirees in South Africa, is influenced by income (usually insufficient). A large majority of the South African population depend solely on social grants, with only about 18,4% of black urban elderly people and 6,6% of black rural elderly receiving income from a private pension or provident fund. In addition to this, less than 8% of retired white people have sufficient income to maintain pre-retirement standards of living. Thus, for many retirees, available financial resources are important determinants of the quality of the retirement experience.

2.6.5 Social support

2.6.5.1 Marital status

Research has shown that married retirees generally adjust better and that the presence of a spouse generally has a positive influence on the well-being of the elderly. Thus, the marriage often serves as a kind of buffer against physical and mental illness (Hong & Duff 1997:275-281; Richardson & Kilty in Richardson 1993:61). Married retirees have a companion with whom to share leisure activities; who can share problems and even care or provide for them if necessary; and they are able to maintain intimate relationships and avoid loneliness and isolation (Hong & Duff 1997:275; Vinick & Eckerd in Lemme 1995:340; Richardson 1993:61). There is little support for the notion that retirement is detrimental to the marriage relationship (see point 2.5.2.2), but a period of marital adjustment often occurs during early retirement, to make the necessary adaptations to the retirement lifestyle with the best predictor of marital satisfaction after retirement, being pre-retirement marital satisfaction (Frigenti 2000: 17; Kulik 1999:291; Lemme 1995:340-341; Richardson 1993:61).

The separated, divorced and widowed are highly vulnerable to adjustment difficulties during retirement (Keith in Richardson 1993:61). It is important that these retirees, who are susceptible to feelings of isolation and depression, receive support and assistance in dealing with their grief and in meeting their special needs (Richardson 1993:61).

2.6.5.2 Social roles and social support

As Aiken (1995:276-277) points out, because there are few formal retirement social roles, retirees have to “work out their own social roles”. It seems that those retirees who are able to work out fulfilling social roles, find it easier to adjust to the changes which retirement and aging brings. Some retirement social roles (besides the marital role), which may influence the retirement experience include communal roles (e.g. joining clubs or becoming involved in volunteering), as well as parenting, grandparenting and friendship roles (Lo & Brown 1999:35-37; Hong & Duff 1997:275-281). Both the community and retirees benefit from volunteerism, with retirees fulfilling valuable roles (e.g. caring for the sick or helping out in schools); with inter-generational programmes dispelling negative stereotypes that the youth and elderly may have about each other; and the elderly achieving increased self-esteem, a sense of being useful, and of life being meaningful (Bradley 1999-2000: 45-50; Dychtwald 1999:220-225; Lipson 1994; Lo & Brown 1999:35-36). Likewise, both retirees and their families benefit when retirees are actively involved in the parenting and grandparenting roles (Kulik 1999:291; Lo & Brown 1999:36-37). Meaningful social roles, strong social relationships and social supports have been associated with reduced retirement stress, better retirement adjustment and increased satisfaction (Fouquereau et al 1999:49-56; Dorfman et al in Richardson 1993:61-62; Sharpley 1997:319-322).

While there is much controversy over whether or not there is a decrease in the amount of social interaction after retirement (see discussion under point 2.5.2.1), there seems to be support for the finding that even if there is a decline in *quantitative* support (i.e. network size), as long as there is continuity in *qualitative* support (i.e. the presence of someone on whom the retiree can rely), retirees should not be affected adversely (Bossé et al 1996:148; Hong & Duff 1997:275-281; Mein et al 1998:542). A number of studies indicate a positive relationship between the quality of retirees’ social connections and post-retirement affect (feelings). Many studies suggest that social support may act as a buffer against stresses and stressful changes and that older people with solid social support systems adjust better to retirement than those who lack social support (Krause in Carter & Cook 1995:69; Richardson 1993:62).

Research has found that different types of social relationships fulfil different needs and therefore, vary in their impact on retirement adjustment (Carter & Cook 1995:68-71; Hong & Duff 1997:278-281). Hong and Duff (1997:275-281) found that the relationship with the *spouse* is the most important, providing retirees with intimacy and support (which is ever present) and which has a positive influence on general well-being. They found that *friends* are next in importance (before children) and this is probably because, in retirement communities, they are more likely to see friends on a daily basis. Carter and Cook (1995:69), reporting on two separate studies conducted by Hagestad and Antonucci, cast more light on why friends are important in retirement. Findings indicate that while the family offers resources, they often impose needs as well; and that networks of friends are more closely associated with well-being. Friendships provide retirees with feelings of usefulness, opportunities for regular face-to-face contact with people who share a common lifestyle, opportunities to engage in leisure activities with others and mutual socio-emotional support on a regular basis (Carter & Cook 1995:68-70; Hong & Duff 1997:275-281). Friendships after retirement, therefore, can play an important role in determining retirement adjustment (Carter & Cook 1995:69).

2.6.6 Gender

There are many differences between the retirement experiences of men and women. Initially retirement was mainly a male phenomenon because many women were not employed outside the home (Tinsley & Schwendener-Holt in La Bauve & Robinson 1999:6). Therefore, women had to adjust to their husband's retirement. Findings concerning women's adaptation to retirement have changed as more women entered employment during the 1970's; as women's employment came to be the rule rather than the exception during the 1980's; and as women's career histories continued to be influenced by child bearing, child rearing and family responsibilities, such as giving up work to care for an ill parent or family member (Quick & Moen 1998:45-46).

A discussion now follows of a recent study by Quick and Moen (1998: 44-63), which indicates that there are still many differences between men and women, who retired in the late 1980's and in the 1990's, despite changes in gender role norms and expectations in the second half of this century. I use this study to highlight the impact which gender differences in employment can have on retirement. Firstly, there are *differences in the career histories of men and women*, which impact on the retirement experience in different ways:

- Women generally have had shorter career histories, have taken more year-long breaks from paid employment, and have spent a greater portion of their work histories in part-time employment.
- Women who have more fragmented work histories and have spent more time in part-time employment, are more likely to have reduced retirement quality and experience lower retirement satisfaction. This may be the result of income rather than work history as such (see point below), with less continuous careers usually meaning lower income and less financial resources during retirement. For men, the opposite is true. The longer they have worked before retirement, the less likely they are to rate their retirement years as more satisfactory than pre-retirement years. This may be because they attached more importance to the work role (see discussion under section 2.6.7), with the result that they missed their jobs and the status, power, and self-esteem that went with it.
- Women who experienced more year-long gaps in their working careers, are more likely to report increased retirement satisfaction. This may seem to contradict the previous point, but the fact that these women experienced being out of the labour force for a while, may have made the transition to retirement easier (a continuation of a discontinuous work pattern). Time out of employment may have allowed them the opportunity to develop other roles and involvements, which are beneficial to adjustment following retirement.

Secondly, we look at the impact which *differences in the nature of the pre-retirement job* have on men and women:

- High status jobs, allowing autonomy (or freedom of choice) were associated with high retirement satisfaction for both men and women. Specific features of the pre-retirement job had less impact on post-retirement adjustment for women than for men, possibly because of women's multiple role involvements throughout their lives.
- Both men and women (but especially women) who had stressful jobs, jobs with high psychological demands or jobs which were not that enjoyable, were inclined to rate retirement as better than pre-retirement years.
- On the other hand, men are more likely than women, to find retirement satisfactory if they also enjoyed their pre-retirement work. Perhaps an enjoyable career may satisfy men's career goals, with some of this satisfaction being carried over into retirement. Women, who enjoy their careers, given their typically shorter careers, may find that they are not yet ready to leave their jobs and regret having to give them up.

- Men are more likely than women to regard work as being the most satisfying part of their lives. Those that do so, may experience significant role loss during retirement and thus, experience it less positively. Once again, the fact that women often invest in other non-work roles, may lessen the effects of role loss after retirement.

Matthews and Brown (in Bossé et al 1996:147) found a difference in the cumulative effects of life events on men and women. They found that, for men, the greater the number of stressful or critical events they experienced during their lifetime, the more negative the impact of retirement. Conversely, for women, the more critical life events they experienced, the more positive the impact of retirement.

Slevin and Wingrove (in Price 2000:82) identify the factors which distinguish women's retirement from men's retirement as: the discontinuous work histories of women (see above discussion); their employment in lower-paying and lower-status jobs; and the presence of family responsibilities. They explain that these factors each play a role in determining when a woman retires, her financial ability to stop working and the quality of her retirement life. For example, as a result of low-paying jobs or insufficient years in employment, women may have to continue to work, being unable to afford to retire; or women may be forced to retire because they need to care for an ill spouse, parent, or family member (Belgrave in Lo & Brown 1999:33). The quality of retirement is also influenced by these factors. Inadequate financial resources make retirement less satisfactory. However, the fact that women have invested in many roles through their life time, may make the retirement transition easier and make it easier for women to expand or take on new, satisfying roles, such as involvement in organisations, volunteering, leisure activities, caring for family and the like (Price 2000:81-101; Quick & Moen 1998:44-63).

2.6.7 Level of attachment to work

Carter and Cook (1995: 71-74) show that the influence of the loss of the work role on retirement adjustment, depends on the meaning that the work role, profession or job has to an individual. They identify three levels of attachment to work, pointing out how these differences in identification with work influence the retirement experience:

- At the first level, are those with a "*low work role attachment*", whose identity is not dependent on their profession or the organisation for which they work, for whom leaving the

job does not entail role loss and for whom non-work roles (e.g. voluntary associations, leisure activities and family interactions) may be more important than work roles. The loss of work in retirement is not stressful for them, because non-work roles fulfil their need to be productive and those who do become interested in employment after retirement, generally do so to fulfil social or financial needs, rather than to fulfil a work role.

- At the second level, are those who *need the formal work role but have little attachment to a given organisation or profession*. These retirees may feel a need to be in a formal work role, because of a strong work ethic, because they derive satisfaction from being with work colleagues and because work fulfils a general need to be productive. They may not regret leaving a particular job. In order to maintain the role of “worker” (or of someone who is productive), they may take on part-time roles in employment situations (related to or completely different to prior employment) or in voluntary organisations. The loss of the work role in retirement need not, therefore, cause many adjustment difficulties for such individuals.
- At the third level, are those who *strongly identify with the profession or job*, believing that “it offers an irreplaceable source of identity” (Carter & Cook 1995:74). These individuals find it difficult to find satisfactory substitutes for the work role and experience retirement very negatively, as it means the loss of their professional role and a loss of identity (Ogilvie in Carter & Cook 1995:74).

2.6.8 Psychological variables influencing retirement adjustment

According to Carter and Cook (1995:74-75), individual differences in retirement adjustment, may stem from psychological factors which determine how individuals respond to the changes resulting from retirement. They identified two internal, personal resources which have been shown to enable people to adapt effectively to such change. These are discussed below.

Firstly, an *internal locus of control* (i.e. the belief that one is capable of controlling many events in one’s life) as opposed to an external locus of control (i.e. the belief that most of life’s outcomes are a result of chance and not under personal control) has been associated with more positive coping skills, greater life satisfaction and positive psychological functioning in retirement (Hickson et al in Carter & Cook 1995:75-76). Retirees with an internal locus of control take personal responsibility for the life changes, actively seeking out information and resources which may help them adapt to the changes and restructure roles and activities. They behave proactively

(finding what it is they can do to meet new challenges or changes) rather being reactive (i.e. passively accepting changes, believing that there is nothing they can do to improve or handle the situation dealt to them).

The second psychological factor identified as promoting retirement adjustment, is *retirement self-efficacy*, which Carter and Cook (1995:75) define as “the belief that one possesses the knowledge and skill needed to effectively negotiate retirement”. Self-efficacy means increased confidence, which is beneficial to retirees who are faced with the changes and new challenges which retirement brings. Locus of control and self-efficacy are personal resources which need to be addressed in envisioned programme for retirees.

In a study on French retirees, Fouquereau et al (1999:56) did not find locus of control and self-efficacy to be strong predictors of retirement satisfaction. While both were positively related to retirement satisfaction, the relationship was weak, with self-efficacy playing more of a role in male retirement satisfaction. They argue that this unexpected outcome may be because self-efficacy and strong internality are more important for job satisfaction than retirement satisfaction. They explain that after retirement, those people scoring high on internality and self-efficacy, will be inclined to manage their own affairs, deriving satisfaction from their initiative and independence. Those with low internality and self-efficacy, on the other hand, will seek assistance from others, benefit from activities organised by others (e.g. leisure activities organised by clubs and organisations) and will derive satisfaction from their social life and dependence.

2.6.8.1 The influence of personality on retirement adjustment

The ability to adjust to changes depends on certain personal characteristics. New retirees generally adjust to retirement similarly to the way they adjusted to pre-retirement changes. Those who demonstrated flexibility and the ability to cope with role and status changes before retirement, are likely to react in the same way to changes during retirement. People who were rigid, finding it difficult to adapt to changes in young and middle adulthood, are likely to experience the same difficulties during retirement (Atchley in Aiken 1995:276).

A classic study by Reichard, Livson and Peterson (1962:170-171) identified different personality types associated with either good or poor adjustment. The three personality types associated with good adjustment are:

- *Mature men* – who accept retirement readily, do not experience past regrets, are able to find new activities and develop new relationships;
- *Rocking chair men* – who welcome retirement, seeing it as a time to relax, unwind and passively enjoy their retirement; and
- *Armored men* – who are so called because they try to defend themselves against the fear of growing old by building active, highly organised lifestyles.

The two personality types associated with poor retirement adjustment are:

- *Angry men* – who are unable to face the prospect of aging and blame others for their failures in life; and
- *Self-haters* – who blame themselves for misfortunes or failures and typically react with depression rather than anger.

2.6.9 The influence of retirement adjustment styles

The way one adjusts to retirement depends largely on the way one perceives retirement and one's retirement expectations. Hornstein and Wapner (in Rybash et al 1995: 281-285) identified four *retirement adjustment styles*:

- *Transition to old age* – which describes retirees who see retirement as a time to relax, slow down, disengage rather than take on new activities, move into a quieter life mode and prepare for aging;
- *New beginning* – which describes retirees who welcome retirement as a new life phase, as a time to take on new challenges, a time of freedom to pursue life goals and to live life to the full;
- *Continuity* – which describes retirees who see retirement as a continuation of life, whose basic life roles, such as work continue, but perhaps differ in pace and intensity, allowing more time for freely chosen activities; and
- *Imposed disruption* - which describes retirees for whom retirement is frustrating and meaningless, because their jobs are irreplaceable.

A study by Gee and Baillie (1999: 109-126), supported the existence of the above four dimensions of retirement expectations/retirement adjustment styles, finding the dominant expectation for men and women to be retirement as a “*new beginning*”. They raise the possibility that expectations for a “*new beginning*” may predominate before retirement, but that “*continuity*”

of experience may be more common after retirement. It would seem that "*imposed disruption*" would be the style having the most negative influence on retirement adjustment. Gee and Baille (1999:123) highlight the importance of pre-retirement programmes (also applicable to the envisioned post-retirement programme), to help workers with high work attachment, who may experience retirement as an imposed disruption, to identify the needs their jobs satisfy and find potential substitutes.

2.7 CONCLUSION

From the above literature study, I can conclude that retirement usually involves the cessation of full time employment and the obtaining of income from state pensions, private pensions or annuities. It is a social institution, as it has been invented by people. Because of this, it is constantly evolving, being transformed as changes occur in society. Retirement has grown in popularity, with more and more people in Westernised countries entering retirement. The future of retirement may see a reversal of this trend, with the aging of the world's population and the decreasing ratio of workers to retirees. This may result in people having to rethink retirement – perhaps not ceasing to work completely or remaining in full employment until a later age.

There are numerous theories on retirement which are useful in understanding the complex phenomenon of retirement; highlighting the challenges and changes influencing retirement adjustment; and providing possible intervention strategies to help retirees adjust and continue to self-actualise. It is clear that retirement is associated with numerous changes, that individual responses to these changes vary widely and that there are many factors which influence retirement adjustment. Adaptation is easier for those who have the necessary *personal resources* (such as sufficient income, effective coping skills, qualities such as flexibility, a positive attitude towards retirement and good physical and psychological health); for those who are successfully able to *expand or create new work and social roles* (using time effectively); and for those who have a good *social support system*.

I believe that successful adaptation to retirement is an essential pre-requisite for retirement satisfaction and continued self-actualisation during this life phase. Whereas the focus in chapter two has been retirement changes and adaptation to these changes, chapter three seeks to find ways to move beyond mere adaptation, to high levels of functioning and continued self-actualisation.

CHAPTER THREE SELF-ACTUALISATION AND RETIREMENT

3.1 INTRODUCTION

This chapter presents a literature study on self-actualisation, particularly during retirement. Firstly, an attempt is made to identify general ways of achieving self-actualisation and their applicability to retirement. Secondly, an attempt is made to discover opportunities, within the different life arenas of retirees, where these ways of self-actualising can be applied. Thirdly, a study is made of social measures which have been adopted to assist retirees to continue to self-actualise. Lastly, existing psycho-educational programmes, applicable to the retirement period, which could be instrumental in enhancing self-actualisation are discussed.

3.2 GENERAL SELF-ACTUALISING MODES APPLICABLE TO RETIREMENT

There appears to be much overlap between the concepts of mental health, psychological health/ mental well-being and self-actualisation. In 1958, Jahoda (Coan 1991:130) noted six important aspects which were inherent in mentally healthy people, namely healthy attitudes to the self (including a realistic self awareness, self-concept, self-esteem and sense of identity); growth or self-actualisation; integration or unification; autonomy; accurate perception of reality; and environmental mastery (which included adjustment to other people, work, problems, play and other environmental elements). Coan (1991:130) points out that both Maslow and Rogers, in writing about self-actualisation, include all six of these categories.

What follows is an attempt to outline the general ways of achieving self-actualisation, particularly during the retirement phase of life. As will be seen the above-mentioned six categories (associated with mentally healthy people) are evident in these general ways of achieving self-actualisation.

3.2.1 Developing healthy, realistic attitudes to the self

Before one is able to actualise oneself (i.e. fulfil one's unique potential and grow and develop into that which one is meant to be), one needs to know oneself. This implies that, in order to self-actualise, people have to begin with self-awareness and from this form realistic self-concepts (recognising both strengths and weaknesses) and healthy self-esteem. Sumerlin and Bundrick

(1996:254), in discussing Maslow's work, highlight his belief that many tasks associated with self-actualisation are "*intrapersonal*", involving inner contemplation, such as the task of self-discovery, the choice of which potentials to develop, the making of plans and the choice of a life view. They go on to explain that these tasks require introspection, self-acceptance, the ability to feel comfortable alone and an understanding of one's strengths and weaknesses.

Rogers (Meyer 1975:23-24; Riker & Myers 1990) and Shostrom (Meyer 1975:24) similarly see self-actualisers as people who are aware of, accepting of and willing to express their true selves (without facades). Third, on Maslow's (1972:46) list of ways to self-actualise is, "listening to impulse voices", which means shutting out the voices and advice of others (whether friends, society, or introjected voices of parents) and listening instead to "one's own internal arbiter" (Sackett 1998:239). This implies discovering what is important to oneself (i.e. one's own needs, values, talents and aspirations), so that one can decide on goals which have meaning for oneself. This idea of the need for honest self-appraisal is found in two other ways of self-actualising, appearing on Maslow's (1972:46-47) list, namely being honest and choosing in accordance with one's own likes and/or dislikes, even if this results in unpopularity and non-conformity.

In retiring and moving through different retirement stages, people change many of their roles and may take on different identities, for example, moving from worker or 'middle-ager' to retiree and 'old-timer'. It is important for retirees to engage in introspection and a process of self-discovery, in order to assess the personal impact of retirement. This means having to take stock of themselves (which may include an examination of positive and negative attitudes, retirement expectations, strengths, weaknesses, fears, aspirations, needs and values) in order to help them choose which values are important, which needs they want to be met, which potentials they want to develop, which attitudes should be strengthened or weakened, which life-view they want to adopt and then to make plans to put these choices into action. At a deeper level (and perhaps with the help of a psychotherapist), retirees could attempt Maslow's (1972:49) eighth way of self-actualising, which entails identifying one's defences and then "finding the courage to give them up". This could help retirees to identify those defences which may have become counter-productive in their lives, stunting growth, interfering with inter-personal relationships and preventing self-actualisation. Tobin (1999:70) refers to this as "acceptance into consciousness of previously repressed material". He believes that this can be a form of adaptive coping, in later years, if it is helpful in defining and understanding the self.

3.2.2 Making conscious efforts to continue to grow and actualise one's potential

Maslow's (1972:45) second way of self-actualising involves making growth choices instead of fear choices and is dependent on his first way, which is openness to experience. Maslow (1972:45) explains this openness, in his statement, "self-actualisation means experiencing fully, vividly, selflessly, with full concentration and total absorption". This means that in order to grow, people need to overcome fear; be prepared to expose themselves to new experiences (Sackett 1998:237) and become actively involved in these experiences (Antonovsky & Sagy 1990:364). Furthermore, in order to grow and actualise one's potential, one has to actively strive to maximise one's different potentialities through the efficient use and improvement of one's talents and resources (Leclerc et al 1998:80); through making self-heightening choices and being willing to continue to grow and change (Meyer 1975:23-24; Rogers, in Riker & Myers 1990:40); and through preparing for the future, having an eagerness and willingness to continue learning and discover new things (Sumerlin & Bundrick 1996:265-266).

During retirement, there is a belief that people disengage (see section 2.3.2), becoming less involved in the world about them. Negative stereotypes of aging and retirement, as a time of decline, can further undermine the idea of continued growth during this life stage. Furthermore the many losses (see section 2.5.7.3) often associated with retirement and aging, can undermine confidence and self-esteem, resulting in people making fear choices, that is, deciding not to be open to new experiences, nor to tackle challenges and developmental life tasks. They could be encouraged, instead, to make growth choices, that is, deciding to expose themselves to new experiences, taking on new challenges or developmental tasks (see section 3.2.2.1) and continuing to learn and grow. Retirees can be helped to explore the numerous opportunities for growth (e.g. learning new hobbies or skills, starting new ventures or careers, or engaging in volunteer activities - see section 3.3). Retirement may mean they have more unstructured time and less family and work responsibilities, allowing time for them to be creative, use their initiative in worthwhile pursuits and continue to be productive (see section 3.2.7). For life to remain fulfilling, it is essential that retirees seek opportunities for growth. As one of the subjects in research by Erikson and his colleagues (Erikson et al 1986:62) asserts, "If you're going to keep on living, you better keep on growing".

3.2.3 Attempting to achieve integration

According to Erikson (1982:64-65), integrity means a “sense of coherence and wholeness”. Antonovsky and Sagy (1990:365), in discussing Erikson’s work, refer to a sense of coherence as involving comprehensibility (i.e. an understanding of the world); manageability (i.e. that the environment can be controlled by the self as well as others); and meaningfulness (which is the motivational component or the will to respond to environmental stimuli as “challenges to be taken up rather than as burdens to be borne”).

As Riker and Myers (1990:68), so eloquently express it, “If aging is to be viewed as a growth process, the ultimate goal is the flowering and maturing of the self”. According to Erikson, the ego moves through eight developmental stages on its way to complete maturity. Each life stage is characterised by some developmental tasks, problems or challenge to growth (described as crises) and these crises are resolved when balance is obtained between two opposing tendencies. Out of these crises, certain virtues or ego strengths emerge, which enable people to mature and live healthy, productive lives” (Erikson et al 1986:54; Mc Connell 1989:422).

The retirement phase of life, corresponds with Erikson’s final life stage, during which the individual strives for ego-integrity, which involves making sense of one’s life. According to Erikson et al (1986:54), the crisis of developing ego-integrity versus despair involves a bringing into balance of the tension between a sense of one’s life having been meaningful (i.e. a sense of integrity) and an opposing sense of one’s life having been wasted, with feelings of hopelessness in the face of impending death (i.e. a sense of despair). In order to achieve this balance, the strength of wisdom (which is the ego-strength or virtue growing out of this crisis) and a sense of integrity (which includes a sense of wholeness and a sense of coherence – see above discussion), one needs to accomplish the developmental tasks of this life stage (see section 3.2.3.1). In addition, retirement and the last stage of life, provide one with the opportunity to accomplish tasks of previous life phases (which one may have inadequately handled), and in so doing, aid one in accomplishing this sense of integrity (see section 3.2.3.2).

3.2.3.1 Accomplishing the developmental tasks of the retirement life phase

Peck (in Riker & Myers 1990:54) proposed that there are three major life tasks involved in Erikson’s eighth life stage. These are:

- the giving up of work as the primary life role and taking up of other activities to fulfil the needs which work fulfilled;
- the reviewing of one's personal value system, which will dictate where one will focus one's attention and energy; and
- the recognition of the inevitability of one's own death.

An important aspect of accepting one's own death is the focussing on activities that involve input into the next generation and therefore extend beyond one's own death. As Dychtwald (1999:219) explains, the main psychological achievement is attaining wisdom, which he believes is fuelled by *generativity* or the desire to give back.

Antonovsky and Sagy (1990:363-366) believe that there are four main developmental tasks which confront retirees in Western societies. The developmental tasks are as follows:

- *Active involvement*: The maintenance of active involvement, is the first challenge, with retirees having to maintain a sense of purpose, or what Antonovsky and Sagy (1990:364) refer to as social legitimacy, whereby retirees are still seen to be involved in society by working at something. They go on to point out that retirees do not have to continue to be active, but that their choice in this regard, has consequences. It is important that retirees make this choice in keeping with their own talents, values, needs and experiences because self-actualisers develop in accordance with their true selves, rather than in accordance with the expectations of others.
- *Re-evaluation of life satisfaction*: They believe retirement is a time where one is compelled to re-evaluate one's life, looking back over one's life and deciding on how satisfied one is with how one has lived. This is parallel, they believe, to Erikson's integrity crisis and involves not only an examination of the past and present, but also leads one on to look at the potential for a future with "meaning, dreams, hopes and plans – or their lack" (Antonovsky & Sagy 1990:365). The importance of life review (see section 3.5.4.5) is indicated here.
- *Re-evaluation of a world outlook*: Antonovsky and Sagy (1990:365) believe that retirement forces "the retiree to reevaluate a world that, for her or him, has changed in fundamental ways". The purpose of this re-evaluation is to give retirees a sense of coherence, which gives them a sense that the world can be understood, is controllable and still has meaning, despite the radical changes brought about by retirement (see section 3.2.3).
- *A sense of health maintenance*: This task, although not having a direct link with retirement, has a bearing on retirees, as retirement is associated with aging. One's own death becomes more imminent or real and retirees need to make decisions concerning health maintenance.

As will be seen in the following section of this chapter (see section 3.3.5.2), much can be done to maintain, improve and prevent decline in health during retirement.

Antonovsky and Sagy (1990:366-367) believe that the successful handling of the above-mentioned tasks can help retirees to achieve re-integration (or putting together), which, they believe, is necessary after the radical life changes and possible disintegration (or falling apart) of life as one has known it, following the retirement transition. Furthermore, they believe that successful re-integration can aid retirees in achieving integrity during the 10 or 20 years following retirement. They also point out that there are other tasks, not intrinsically linked to the retirement transition, which retirees have to tackle, such as widowhood, grandparenthood and relations with adult children (see section 3.3.2 for a discussion of self-actualising ways of accomplishing these tasks).

3.2.3.2 Achieving integration of the seven earlier developmental life themes

Logan (in Antonovsky & Sagy 1990:367) believes that, working towards integrity in the last phase of life, involves integration of the seven earlier developmental life phases. Erikson (1963:268) sees ego-integrity as the fruit of the seven stages, which results in a sense of order and meaning. This shows the importance which previous stages have on the degree to which integrity is achieved. Hannah, Domino, Figueredo and Hendrickson (1996:945-946) discovered that not only is integrity dependent on mastery attained at previous stages, but that trust (most salient in the first stage) and generativity (most salient in the stage before retirement) are the most powerful determinants of ego-integrity. Inter-personal issues are pushed "back onto centre stage" during retirement (Hannah et al 1996:946), with retirees having to continue to make meaningful contributions to others (generativity), as well as rely on others for assistance at times (i.e. trust). Retirees need to integrate previous stages, but also have an opportunity to attain balance in dimensions by finding opportunities to develop:

- trust rather than mistrust (finding ways to live inter-dependently);
- autonomy as opposed to doubt and shame (maintaining a sense of control);
- initiative as opposed to guilt (still having free choice);
- industry rather than inferiority (choosing activity levels in accordance with one's own health and circumstances);
- identity rather than confusion (by reviewing life, maintaining identity in the face of the loss of work identity and achieving integrity);

- intimacy rather than isolation (continuing to be involved in the lives of others); and
- generativity rather than stagnation (continuing to make contributions and sowing back into the next generation).

As a result of this, the ego strengths of hope, will, purpose, competence, fidelity, love and care may continue to grow, resulting in integrity and wisdom. There appears to be much overlap between these ego-strengths and the characteristics or traits of self-actualisers, as put forward by many researchers (eg. Hansen & Hall 1997:22-25 & 50; Maslow 1970:153-174; Rogers in Riker & Myers 1990:40 & in Meyer 1975:23-24; Shostrom 1967:23-24). This may support the view that self-actualisation is embedded within Eriksonian concepts (and adds support for the place which Erikson's theory has in this study on self-actualisation during retirement).

3.2.4 Achieving a sense of autonomy

In order to self-actualise, one needs to have the freedom to make choices, develop individual potential, take responsibility for one's own growth and generally assume control over one's life, being relatively independent of the environment and mainly self-directing, self-reliant or autonomous (Maslow 1970:162; Riker & Myers 1990:40; Shostrom 1967:23-24; Sumerlin & Bundrick 1998:122). As will be seen, during retirement, which corresponds with increased age, the issue of autonomy becomes somewhat more complex.

Individuals with a high internal locus of control (i.e. the belief that one is in control of one's own life) and a strong sense of self-efficacy (i.e. the belief that one can effectively cope with one's present situation) are expected to adjust better to retirement. The reasons for this are that they may be more inclined to find proactive ways to deal with retirement challenges and may confidently expose themselves to new experiences and tackle changes (Carter & Cook 1995:75-76). In a study by Fouquereau et al (1999:56), these characteristics were not found to be strong predictors of retirement satisfaction. These researchers believe that after retirement, those with high internality and/or self-efficacy will try to manage their own affairs and remain as autonomous as possible. Those with low internality and/or self-efficacy will look to help from others (eg. friends, families, social workers). This correlates with Antonovsky and Sagy's (1990:365-366) manageability component of their sense of coherence concept (see section 3.2.3). Manageability, although similar to Bandura's concept of self-efficacy (described above), differs from it and locus of control, in that it refers to resources "controlled by legitimate others as well

as those under one's own control". In order to continue to self-actualise, during retirement and advanced age, even those with high internality and self-efficacy, may need to realistically assess their continued ability to do certain things themselves (eg. driving a car) and decide to hand over certain responsibilities to others.

It seems that, in the area of autonomy, retirement calls for a balance between internal and external locus of control, between independence and dependence, perhaps calling for *interdependence*, with retirees *giving* and *receiving* assistance and resources (White & Groves 1997:85; Erikson et al 1986:329). Interdependence can help retirees to remain relatively independent and autonomous, accepting help where they need it, providing assistance where they are able and in the process, continuing to self-actualise.

According to Structured Dependency Theory (see section 2.3.7) and other research, retirement, low pensions, institutional care and many of the programmes designed for elderly and retired people actually cause dependence (Friedan 1993:23; Walker in Mein et al 1998:535). During retirement and advanced age, people often feel disempowered. This could be because they have little free choice as a result of constraints (eg. living conditions causing dependency, poor health, lack of finances) or as a result of a life lacking in meaning (Cusack 1999:23; Friedan 1993:23, 51-56). As Friedan (1993:56) stresses, autonomy and connectedness (links with others) are essential for vital aging, showing the importance of interdependence during this life phase.

Cusack (1999:22) believes that increased longevity invites us to attempt to develop human potential for growth, productivity and self-actualisation until the end of life. However, to do this, these people need to be empowered, or some may argue, empower themselves. Empowerment is a gerontological term which is mainly concerned with freeing older people from "all forms of domination" (Moody in Cusack 1999:21). Tobin (1999:11 & 52-53) stresses the importance of autonomy, even at a very advanced age. He explains that at this stage, the ability to "maintain meaningful activities ... relates to being in control of one's life" and that while it is neither possible nor essential to control all aspects of one's life, even having a small amount of control over something personally meaningful, gives life meaning and purpose. Retirees need to find ways of maintaining meaning and control in the face of the many losses associated with this phase (eg. loss of work, spouse, friends, health, place of residence). Some ideas for maintaining meaning and control in the face of loss include venting, or talking about one's loss, using positive interpretation and establishing new goals (Thompson 1996:354).

3.2.5 Maintaining an accurate perception of reality

According to Maslow (1970:153-155) and Shostrom (1967:23-24), self-actualisers have efficient and comfortable perceptions of reality, being fully aware of themselves, others and their life world. According to Antonovsky and Sagy (1990:365), retirement results in radical and enduring change in one's life world and therefore compels retirees "to re-evaluate a world, that for her or him, has changed in many fundamental ways". Retirees need to evaluate their retirement experience to date, examining whether retirement expectations have been met, examining attitudes and circumstances and setting realistic, but challenging and flexible goals and plans for the time still ahead (Fetridge 1995:28-29).

3.2.6 Attaining a sense of mastery over the environment

This point links with the discussion in the previous five points, concerning ways of self-actualising. Self-actualisers need to cope with their environment, adapting to and mastering changes, challenges and problems in the various life spheres (eg. work, relations with others, inner life, leisure time etc.). In the following section (see section 3.3), an attempt is made to identify self-actualising ways of coping with the changes and challenges of retirement. It will be seen that mastering the environment, while at the same time maintaining an efficient perception of reality, will require a dual coping process involving both assimilative and accommodative strategies. Brandtstäter and Baltes-Götz (in Sherrard 1998:261) define assimilative strategies, as those which people use when they want to dominate external situations in line with their own needs and aspirations. Accommodative strategies involve the adjustment of personal aspirations so that they are feasible in existing circumstances (eg. adapting goals in accordance with the limitations imposed by physical or financial constraints).

Self-actualisers have good relations with others, affording them the same trust and acceptance they afford themselves (Maslow 1970: 166-167; Meyer 1975:23-24; Rogers in Riker & Myers 1990:40; Shostrom 1967:23-24). According to Maslow (1970:166), "they have deeper and more profound interpersonal relations than any other adults", they are sensitive to the needs of others, are respectful of others, humbly accepting that they can learn from others. Perhaps in retirement, this attitude could help to foster good inter-personal relations, encouraging retirees to acknowledge that they are never too old to learn (from people of all ages and all walks of life) and to eagerly grasp learning and growth opportunities.

3.2.7 Leading productive, purposeful and meaningful lives

Self-actualisers lead productive lives, actively seeking opportunities to grow and develop potential (Hansen & Hall 1997:22-25 & 50). Retirement, which may signify to some, the end of the work life, can result in people withdrawing from a productive lifestyle. This can result in stagnation and a waste of much potential (Dychtwald 1999:219). Maslow (1972:47) states "self-actualisation is not only an end-state but also the process of actualising one's potentialities at any time, in any amount". More recent studies in self-actualisation (Hansen & Hall 1997:22-25 & 50; Leclerc et al 1998:78-80) place even more emphasis on self-actualisation as an ongoing process, rather than an end state of achievement. Retirees can find opportunities, in all spheres of their lives, to make contributions and to make their lives meaningful. This sense that one's life is useful is essential to life satisfaction and fulfilment during retirement and old age (Dychtwald 1999:218-220; Erikson et al 1986:298-308; Stevens 1993:313-325).

3.2.8 Adopting and maintaining a positive, optimistic attitude to life

In a study on a group of highly actualised women, Hansen and Hall (1997:22-25 & 50) found them to be *very optimistic*, living through their share of intermittent turmoil and suffering, but maintaining equilibrium. They found that these women make the conscious choice to grow, recognising that pain is an inevitable part of growth, which allows them to "translate painful experiences into growth steps", with this perspective allowing them to count their blessings during trying life periods, enabling them "to move forward with strength, resolve and hope" (Hansen & Hall 1997:25). A freshness of appreciation or attitude of gratitude, an important characteristic of self-actualisers (Maslow 1970:163-164), can prevent despair and result in a more optimistic attitude to life. During retirement, with its many losses, the value of appreciating one's blessings and remaining optimistic, becomes all the more important for motivating one to remain involved and to continue actualising one's potential. Freeman (in Le Roux 1999:133) highlights the importance of optimism and a good sense of humour to successful aging.

3.3 SELF-ACTUALISING OPPORTUNITIES DURING RETIREMENT

In striving to self-actualise, the individual "is moving towards growth, happiness, and satisfaction" (Davalos & Griffin 1998:54). According to Maslow's hierarchical theory (Davalos & Griffin 1998:54-55; Knott 1998:49-50; Maslow 1970: 97-104; Mc Connell 1989:425), human

beings are motivated either to fulfil deficiencies in their lives (i.e. the lower order, deficiency or "D" needs), or they are motivated by growth needs (i.e. the higher order, being needs or "B" needs/values such as truth, goodness, beauty, perfection, playfulness, uniqueness) - with concern for growth needs only arising once deficiency needs have been met. In order to self-actualise during retirement, therefore, retirees need to make every effort to have these lower order needs met on a regular basis. According to Flippo (in Knott 1998:49-50), these needs, which can be influenced by the retirement transition, include:

- *Physiological needs* (which pertain to physical survival and include food, drink, oxygen, shelter and sex): Retirement can influence retirees' financial position and limit their ability to maintain standards of living (such as quality of housing and diet);
- *Safety and security needs* (which refer to a need for an orderly and stable world): Retirement may call for the establishment of a new routine and retirees need to find ways to satisfy this need for safety and security, if they are to adapt to retirement;
- *Belonging and love needs* (which includes the need to be accepted and to have affectionate and intimate relations with others): Retirement may result in a decrease in social contact. The loss of friends and loved ones can also mean a decrease in the fulfillment of this need for affiliation.
- *Self-esteem needs* (which includes self-respect and the need of respect from others): Retirement, with its loss of the work role, may result in a loss of status, authority, respect and acknowledgement from others, which may result in less opportunities to fulfil this need for self-esteem.

In this section, a study is made of opportunities which retirees have in the different life spheres to continue to meet these basic needs, in the face of the major changes brought about by the process of retirement and the associated process of aging. An attempt is made to identify opportunities for retirees to apply the general ways of self-actualising (see section 3.2), enabling them to go further than simply fulfilling deficiency needs – seizing available opportunities for continued growth, developing their potential to optimal levels, reaching out to others and living meaningful lives. This means choosing to grow rather than to decline; it means not being paralysed by fear, but seeking to engage in the *process* of self-actualisation by making daily choices which encourage growth rather than ones motivated by fear. As Maslow (1972:45) explains, 'To make the growth choice instead of the fear choice a dozen times a day is to move a dozen times a day towards self-actualisation'.

3.3.1 Self-actualising through the meaningful use of time

The loss of the work role can have a major impact on retirees (see section 2.5.1). It may result in an impact on the meeting of all the lower order needs discussed above. In addition to this, work often provides opportunities for people to meet growth needs or to actualise their potential. The key factor in dealing with this loss is to determine the functions which work performed, the needs which it fulfilled (Riker & Myers 1990:101) or the place which it has on the individual's hierarchy of personal goals (Atchley 1988:203). If work is of prime importance (see section 2.6.7), high on the retiree's hierarchy of personal goals (and still unachieved), or the only way of fulfilling needs (eg. providing income for food, shelter and basic survival needs), the retiree may need to find further employment. If further work cannot be found or if the retiree does not choose to continue working, he/she will need to re-organise the hierarchy of personal goals (Atchley 1988:203), identifying ways of replacing goals previously met by work (Petridge 1995:29). Through a process of introspection, he/she will have to determine needs, values and priorities; examine personal strengths and weaknesses; determine life goals which have not yet been accomplished; and set and work at achieving those goals which are personally meaningful. For some retirees this will mean choosing to seek further employment, while for others, it will mean finding other personally meaningful activities to fill the increased amount of unstructured time.

3.3.1.1 Self-actualising through continued, meaningful employment

There is growing support for the notion that older people need not retire permanently after the traditional retirement age, but that they should continue to work and contribute to society, especially as increased longevity and possibly improved physical and mental health may mean they have little reason to retire (Dychtwald 1999:105; Levine 2000:73; Samuelson 2000:9-24). This prevents the wasting of potential and is to the benefit of retirees and society as a whole. As was shown, many factors make the loss of the work role very stressful, interfering with self-actualisation and perhaps indicating that people should rather hold onto this role, where feasible. Firstly, many people of retirement age cannot afford to retire, especially with increased longevity and inflation meaning that finances may become inadequate to sustain a long retirement period. Secondly, those people who were forced into involuntary retirement (eg. through retrenchment), may be unprepared for it and may benefit from reconsidering employment of some kind. Thirdly, those retirees who value the work role and who have not yet achieved work related goals, could seek out opportunities to continue working, albeit on a part-time basis. Women, who have

interrupted working lives, may not be ready or financially independent, to stop working at the usual retirement age. Fourthly, those retirees who miss the social interaction which the work provides, could seek out employment which would satisfy this need.

When considering continued employment, individuals need to decide:

- whether it will be part-time or full time work;
- whether it will be in the same field as previous employment or in a new line of work;
- whether it will be paid, unpaid, or volunteer employment; or
- whether it will be employment through special programmes serving particular sections of the population, employment in the competitive labour market or self-employment (Riker & Myers 1990:104).

In the next section (section 3.4.1) opportunities for continued employment, such as those listed above, are explored.

The benefits of choosing one of the above-mentioned employment opportunities can provide retirees with some or all of the benefits of work prior to retirement age, namely: income, structure and routine, a sense of identity and opportunities for social relationships and meaningful experiences (Friedmann & Havighurst in Harris 1990:264-265). Not only does this allow retirees to meet basic needs, but it also provides opportunities for them to remain involved in the community and to participate actively in the productive life of society. This helps the economy and causes retirees to feel useful, integrated in society and autonomous – resulting in a sense of well-being (Dychtwald 1999:81,101-107; Sutton 2000; Thompson 1992:28) and continued self-actualisation.

Men, especially those whose primary focus has been the work role, may find it particularly difficult to give up this role (Thompson 1992: 29-30). Those unable to continue to work could handle this loss by continuing to maintain work habits, despite the fact that they were no longer working (eg. becoming the neighbourhood handyman, devising work-like activities at home, rising early each day) and in so doing, still fulfil some of the needs provided by work (Thompson 1992:29-30). As Petridge (1995:29) suggests, those who stop working, need to identify ways of replacing goals previously met by work, decide on steps to reach these goals, set a time framework in which to achieve them, identify possible obstacles and explore alternative strategies or goals. Volunteer work, related /unrelated to their previous field of work (see section 3.3.1.2) or

leisure activities (see section 3.3.1.3) may provide avenues for the achievement of some of these goals.

3.3.1.2 Self-actualising through volunteering

Volunteering includes *informal volunteering*, which usually involves caring within a family network (eg. looking after grandchildren or other elderly or ill family members) and *formal volunteering*, which involves working for an organisation (Jirovec & Hyduk 1998:30). Sometimes looking after family members is not strictly voluntary and may even be the cause of retirement (eg. leaving work to care for a relative who is incapacitated). There are ample, diverse opportunities for retirees who are willing to volunteer their time. These diverse categories of opportunities include: working or acting as a consultant in an area related to one's area of expertise (eg. a retired teacher may tutor a child or act as an advisor to curriculum developers); choosing something unrelated to a previous career, pursuing an interest instead (eg. assisting on archaeological sites, cataloguing fossil remains); or becoming involved in some community service activity (which could range from volunteering on advisory boards, to working with youth or people who are ill or physically disabled, to assisting with beautifying parks or restoring monuments). Some of these opportunities are especially designed for older people (sometimes including some form of reimbursement); others take the form of volunteer vacations (see section 3.4.2.2); while others are inter-generational in nature, giving retirees opportunities to inter-face with members of the younger generation (Cohen-Callow 1998:14; Dychtwald 1999:224; Riker & Myers 1990:105-107; Roszac 2000:26-30).

Volunteering has many benefits for individual lives (i.e. for those serving as volunteers as well as for those on the receiving end of volunteer services) as well as for society (Bradley 1999-2000:45). It offers retirees an ideal opportunity to realise rather than waste their potential. Roszac (2000:25) believes retirees should look at increased longevity and the increased number of retirement years as a "resource reclaimed from death by advances in public health and medical science much the same way as the Dutch reclaim fertile land from the waste of the sea". He urges retirees, who often have less responsibilities than they had in their working years, to "join with others in building a compassionate society" encouraging them to "think deep thoughts, create beauty, study nature, teach the young to worship what they hold sacred, and care for one another". Volunteering provides retirees with opportunities for meaningful social interaction. Inter-generational programmes can help to foster relations between the different generations,

helping to eradicate negative myths and stereotypes of aging – enabling retirees to have input into the next generation (i.e. an opportunity for generativity). According to Bradley (1999-2000:45-50), volunteering is valuable to volunteers because it:

- provides a way to give meaning to their lives;
- enhances their sense of purpose, as they do things for others;
- adds to their sense of identity by providing ways for them to pursue personal interest and
- adds structure to their daily lives.

3.3.1.3 Self-actualising through meaningful leisure activities

With the cessation of work, leisure time increases considerably. The way retirees utilise this time; whether or not they manage to set new life goals, choosing activities related to these goals; and whether or not they remain active members of society – will determine, to a large extent, the degree to which they adapt to retirement and continue to actualise their potential (Guinn 1999:14; Price 2000:92; Riker & Myers 1990:109-110; Sherrard 1998:257). The type of leisure activities often chosen by retirees, the reasons for and constraints on these choices are discussed in Chapter Two (see section 2.5.6). The important aspect to be considered here is how the choice of activities and the decision to remain active, influences self-actualisation.

The choice of leisure activities is as diverse as the retirees who engage in them. The benefits derived from leisure activities depend, to some extent, on the type of activities chosen. Leisure activities can provide opportunities to meet some of the needs formerly met by work (i.e. opportunities for socialisation, to achieve status and to engage in meaningful activities). Some people can even turn leisure activities into work opportunities or opportunities to earn money. Leisure activities can make life fulfilling for those whose physical health would make keeping paid employment impossible, as they can engage in leisure activities at their own pace, in their own homes and as their health allows (Thompson 1992:31). Certain activities (eg. playing chess, bridge or completing crossword puzzles) can provide mental stimulation, which can foster cognitive growth and prevent mental decline (see section 3.3.5.2). Sporting activities (eg. golf and tennis) and physical exercise (eg. walking or stretching exercises) can promote physical health and ward off physical decline (see section 3.3.5.2).

Choices of leisure activities are made in accordance with interests, values, goals and attitudes towards work and leisure (Phaswana 1998:35; Riker & Myers 1990:109). People, who have not

engaged in many leisure activities during their working years (perhaps because they did not have time or because they regarded leisure activities as frivolous) may find it particularly difficult to adjust to the increase in unstructured time and array of leisure activities presented by retirement. These retirees may not lack opportunities for leisure, but may lack experience in 'leisuring', needing to learn to choose leisure activities, just as they had to learn to choose an occupation (Riker & Myers 1990:111). According to Simon (1995:101-111), retirees can be helped to form *vocational scripts* by encouraging them to reflect on and define various aspects of their work roles and how these played out in social and family contexts. This vocational script is a definition of one's vocational identity (independent of specific jobs, positions and careers) and defines how one functions when one works, reflecting one's behaviour and attitudes in work, but also in leisure and volunteer activities (Simon 1995:102). This can assist retirees in choosing leisure activities which are personally suitable and can help them expand and define retirement roles (e.g. in leisure, social life, family relationships), ensuring that they remain productive and satisfied with retirement (Simon 1995:109). People can thus choose leisure activities and other roles which are meaningful to them.

Guinn (1999:13-20) found that people high in self-determination (i.e. those aware of internal needs and having a strong desire to choose activities in accordance with these needs) tend to seek out activities which will enable them to feel in control of their leisure behaviour; those high in competence tend to look for activities providing feedback on competence; and those high in challenge tend to choose leisure activities which slightly exceed their skills. Perhaps, it is important to remember that leisure activities should not just be 'time fillers', with people wiling away their time in endless card games and trivial activities, as this can lead to boredom.

Retirees should plan leisure time, ensuring a balance of different activities, which can fulfil different functions (eg. providing socialising opportunities, relaxation and enjoyment, intellectual stimulation, physical exercise and encouraging continued productivity). Lawton (in Atchley 1988:219) and Tobin (1999:11) remind us that mundane daily chores (such as cooking, cleaning and shopping) can add meaning to the lives of older people, especially as they allow them to retain a measure of independence. Both Sherrard (1998:257) and Guinn (1999:18-19) warn against the negative effect of intense commitment to one particular activity (with this activity limiting one's freedom to engage in a more balanced, satisfying life style). Structuring leisure time can be an effective form of time management, with the chosen activities adding a sense of meaning to the lives of retirees and providing them with opportunities to interact with people of

all ages (Riker & Myers 1990:110). This social involvement can prevent loneliness and involvement in meaningful activities can foster well being and actualising of potential. Many international and national organisations provide leisure opportunities for retirees (see section 3.4.4).

3.3.1.4 Self-actualising through meaningful educational pursuits

The increased availability of free time, opens up the opportunity to engage in educational pursuits. The concept of life-long learning, adopted in the UNESCO report, "Learning to Be" which regards learning as intrinsically valuable to the quality of life of people of all ages (Williamson 1997:174), allows retirees the opportunity of remaining in step with a world characterised by changes, advances and new challenges (Dychtwald 1999:107-108) and assists them in coping with the demands of aging (Le Roux 1999:132). Educational pursuits could involve the attainment of new skills, enhancing already acquired skills, exploring areas of interest, learning new hobbies and acquiring knowledge pertinent to their own lives. As life expectancy increases, education becomes an important resource for assisting older people to maintain or improve their problem-solving and coping skills. There are a variety of educational opportunities open to retirees (see section 3.4.3) ranging from formal, academic courses to informal courses (such as local cookery or craft classes). Retirement courses geared especially for retirees or older people (such as memory or communication skills training for older people and volunteer training) may be particularly helpful in assisting retirees to cope with changes which retirement brings, to continue to fulfil basic needs and to continue to self-actualise.

From the above discussion it is clear that coming to terms with the loss of work and restructuring the increased amount of free time after retirement, plays a major role in retirement adjustment and continued self-actualisation. The most important truth emerging seems to be that older people need to continue to have a purpose and to feel useful, which Stevens (1993:319) defines as feeling needed and productive (Le Roux 1999:123-133; Stevens 1993:313-320; Thompson 1992:23-45). Retirees need to plan their time so that they achieve a balance in their lives, for example between work/work-like activities, social interactions, leisure activities and educational pursuits – thereby achieving the balance, suggested by Freud (in Riker & Myers 1990:112) between the tasks of work, love and play.

3.3.2 Self-actualising through meaningful social roles

Although social roles are an effective way of utilising time and many of the above uses of time involve social interaction, we consider social roles separately, as there is a shift in focus from self-actualising through meaningful activities to self-actualising through meaningful relationships (with meaningful activities still being part of many of these relationships). As has been shown, for many, especially men, the retirement life crisis is mainly tied up in the loss of the work role. This especially being the case, if the work role was the main/only meaningful life role. Thompson (1992:30) found that the retirement life crisis, for many women, related mainly to their unpaid social roles. He identified three main changes responsible for this crisis. The first one occurs when the children leave the home; the second, when the husband retires; and the third, if/when widowhood strikes. As with coping with a changed work role, recovering from lost or changed social roles seemed to be easier for those who had developed alternative life roles (Thompson 1992:30).

The changes in social roles and relationships, the possible effects of these changes and the influence which these social roles and support have on retirement adjustment have been discussed in Chapter Two (see section 2.5.2 & 2.6.5). Some researchers, such as Carter and Cook (1995:77) believe that social planning is as important to retirement adjustment, as financial planning. This planning involves investigating the social roles commonly held by retirees; examining old roles which have/may need to be changed, redefined or expanded; and identifying and defining new or alternative life roles – through which they can self-actualise (see section 3.2). We now look at some of the social roles through which retirees can self-actualise.

3.3.2.1 Self-actualising through intimate or close relationships

Intimacy (i.e. deep, personal bonds with others), which Friedan (1993:257) describes as “the sharing of one’s naked self without the masks, sharing one’s real feelings, joy and pain, fear and anger” is especially important in retirement, when factors such as: disengagement from work and accompanying social circles; loss of life partners, relatives or close friends; geographical separation from loved ones; and loss in mobility, energy levels and/or poor health can interfere with the maintenance of close inter-personal relationships. It is important for retirees to make the effort to work at these close inter-personal relationships (whether they be with marriage partners, adult children, other relatives or friends), as they provide an important means of remaining

involved; of being able to give and receive love, care and companionship; of feeling needed and having purpose; and preventing isolation, despondency and despair (Friedan 1993: 249-257; Riker & Myers 1990:87-96; Thompson 1992:32-38; Hong & Duff 1997:275-282).

While shared history of life partners, children or friends; shared space and sexual intimacy of marital relationships; and shared projects or challenges at work or home are all powerful promoters of intimate bonds, these intimate bonds are often not automatically renewed nor new bonds automatically given. This means that these relationships cannot be taken for granted, but that conscious effort is required to keep close relationships vital and renewed (Friedan 1993:250). These relationships have to be constantly rebuilt (Thompson 1992:22), adjusting to retirement, children leaving home, caring for a spouse or parent with impaired physical or mental health or the greatest challenge – the loss of intimate relationships as a result of death.

Determination and skill are essential to coping with these losses and changes, filling these empty spaces, by recreating fulfilling social relationships (Thompson 1992:36) and finding “new ways of creating these intimate bonds” (Friedan 1993:250). Factors which research has shown to be important in fostering effective inter-personal bonds during this life phase include positive feelings towards oneself and towards others (Riker & Myers 1990:88-89) and good communication and inter-personal effectiveness skills (Martin 1999:270-271; Riker & Myers 1990:88-89). Retirees have to make the effort to reach out to others; to find common or shared interests or projects; and to become inter-dependent by giving to and receiving assistance from others (Carter 1998:171; Erikson et al 1986:324-329; Friedan 1993:250-257; White & Groves 1997:85). Retirees need to develop skills and personal resources (eg. communication skills, positive attitudes, caring/nursing skills) and utilise available social resources (eg. retirement or educational programmes which develop inter-personal effectiveness and support groups/facilities providing care for loved ones), in their effort to remain intimately involved, albeit through marriage relationships, second marriages, relationships with children, other relatives or friends.

3.3.2.2 Self-actualising through the grandparenting role

Grandparenting is a unique late-life opportunity for finding meaning and continuing to self-actualise, offering one of the “most positive and vital involvements of old age” (Erikson et al 1986:306), especially as increased longevity of grandparents makes this relationship possible. According to Thompson (1992:35), meaningful grandparenting does not occur automatically, but

needs to be achieved through “sensitivity, imagination and commitment”. This means that retirees have to be sensitive to the needs and views of their grandchildren as well as the parents of these grandchildren (i.e. their own children), as the parents have a major influence on whether or not grandparents are able to fulfil their roles. Grandparenting can be an adventure, filled with much enjoyment and a source of physical affection - fulfilling an essential need for love, intimacy and human touch, which according to Thornton and Winkler (in Le Roux 1999:124) “does not diminish with age”. Grandparents can commit themselves to helping, caring, supporting and guiding grandchildren without being primarily responsible for them. This gives them a second chance at generativity or caring for others, fostering ego-integration and preventing feelings of uselessness and stagnation (Erikson et al 1986:92-93; 305-307). Those retirees who do not have grandchildren can take on the grandparenting role with children staying close to them. Alternatively, they can become involved in volunteer work involving inter-generational relationships (see section 3.4.2.1).

3.3.2.3 Self-actualising through more formal social networks

More formal social networks involve relating to the broader society. This could include involvement in organisations or community projects (eg. for recreation and/or volunteering – see section 3.4.2 and 3.4.4), providing opportunities to demonstrate competence, engage in productive social activities or obtain social support (eg. obtaining needed services, overcoming problems or obtaining information to deal with difficult situations).

By establishing and developing a variety of social roles, retirees are afforded the opportunity to continue to engage in the self-actualisation process. The general approaches explained above come into play, with them moving towards increased self-actualisation by viewing their social roles optimistically (eg. counting grandparenting or care-giving opportunities as blessings); viewing themselves and others realistically and positively; making conscious efforts to maintain and develop relationships; achieving integration through strengthening of previously developed ego strengths (eg. putting back into society through grandparenting, helping children, volunteering etc. and developing strengths such as purpose, care, love, hope); retaining a sense of autonomy through inter-dependence; continuing to master environmental challenges; and leading meaningful lives.

3.3.3 Self-actualising choices concerning finances

As has been shown in Chapter Two (see sections 2.5.3 & 2.6.4), retirement for most people means a reduction in income (Harris 1990:275; Riker & Myers 1990:139) with many South African retirees having insufficient income to maintain pre-retirement living standards (Collett 2000:8). As this study concerns itself with a post-retirement programme, there is not much that can be done about encouraging people to engage in adequate financial provision for retirement (which needs to start a long time before retirement). Retirees can be encouraged to make the self-actualising choice to involve themselves in financial planning (albeit at a late stage) which would enable them to assume more control over their assets and manage their money as efficiently as possible (Riker & Myers 1990:141). A number of experts (eg. financial planners, insurance agents, accountants, stock brokers, bankers and counsellors) could provide assistance with this process, but the attitude of retirees (i.e. whether or not they believe it is possible to improve their finances) will determine whether or not they are willing to implement a plan to attempt to improve finances (The Educational Technology Corporation in Riker & Myers 1990:151). It is not within the scope of this study to explore this area in depth but some possible ways of handling finances (Riker & Myers 1990:139-154) could include:

- identifying possible sources of income and exploring ways of increasing income;
- developing a budget, which can be an effective way of utilising funds as optimally as possible; and
- discovering concessions or special rates for pensioners and other ways of saving money or preventing the wasting of money.

3.3.4 Self-actualising choices concerning location and housing

The choice of retirement location and housing is dependent on the characteristics of individual retirees, for example, their background, socio-economic status, preferences, financial position, health status, family circumstances, the availability of services and amenities and the like. For retirees to make informed decisions concerning location and housing, they need information concerning available options and they need to consider the pros and cons of different options, matching this with their own, unique personal characteristics. They need to make the choice which would be most beneficial, allowing them to maintain a measure of independence, while at the same time encouraging inter-personal interaction and providing opportunities for meaningful

activities and community involvement (in accordance with personal needs and preferences). In Chapter Two (see section 2.5.4) a discussion concerning the possible changes in housing and/or location; the different possible housing choices; the possible reasons for these choices; as well as the possible effects of such changes, has been presented. We now explore some important considerations to be borne in mind when making a housing decision.

Shipp and Branch (1999:321), in their research on the effects of the physical environment as a determinant of health status of older populations, advocate ongoing changes as needs change. However, they suggest that it may be "a better option from a health perspective to age in place with incremental additions of supportive services as needed instead of relocating to specialised housing". Their concern is that as people move into environments specially designed for older people, their physical activity levels decline as these places are designed for people with limited mobility and present few challenges, in the form of stairs or distances between amenities. They go on to explain that one may be effective in preventing frailty and influencing the health status of elderly people in assisted living settings, by designing features that, by their very nature, encourage physical activity (e.g. steps or long distances between rooms and the dining room). This being more effective than promoting personal exercise regimes (Shipp & Branch 1999:324).

This idea of aging in place and making changes when necessary is an option chosen by many retirees, enabling people to retain optimal measures of independence, for as long as possible. Retirement villages and Senior Citizen Centres in many parts of the world, including South Africa, offer systems with different levels of care. Brown (in Lo & Brown, 1999:34) cites a three-level system of care of some retirement villages, namely: group homes; hostels; and nursing homes, which provide a "continuity of care from independence to dependence". Independently living retirees are also able to age in place by continuing to live in their homes and requesting assistance from family members and care services for the aged, if and when it is necessary (Lo & Brown 1999:34). In South Africa service centres, such as the Tuiniqua Centre For Senior Citizens in George, provides a three-level system consisting of a service centre which supplies various services to senior citizens living independently in the community; single and double housing units; and a frailty section consisting of single and double rooms and offering full time care and nursing. There are also other organisations which offer home help services to older people, preventing them from having to relocate (see section 3.4.4).

It is thus important to investigate the pros and cons of different locations and styles of housing, making decisions in accordance with individual needs and financial resources. Failure to make an informed decision could result in dissatisfaction with the type of lifestyle in the chosen location; isolation from life-long friends, with accompanying feelings of depression and loneliness; or financial difficulties as a result of unwise decisions or failure to obtain adequate advice and information on costs or contracts (for example contracts at retirement villages). Rodin (in Rybash et al 1995:329) recommends that retirees be given *choice* over when to change living arrangements; that they be given many choices and as much autonomy as possible in nursing home or institutional environments; that they control the timing and length of visits (by volunteers or others); and that they be given opportunities to care for plants or pets. As Friedan (1993:339) points out, as people age, they keep having to make the choice to move or stay. She explains that one's choice of location is seldom a once off decision and suggests that there may be freedom in the awareness that there is no such final choice of "lifetime care". She gives the following advice: "Keep on choosing in terms of our own needs *now*, for the *life* we want to live, knowing that we can and must perhaps make a different choice, around the next corner, when we get to it".

3.3.5 Self-actualising through successful aging

3.3.5.1 Criteria for successful aging

According to Tobin (1999:142), as far back as ancient times, people have sought to identify criteria for successful aging. Cicero defined *wisdom* as the most essential criterion, explaining that the wise man "accepts death at an old age with equanimity". By this criterion of wisdom (Erikson's ego-strength of the final life stage – see section 3.2.3.2), those older people who accept death, even though fearing the dying process, are aging successfully; while those with magnified fear of the dying process and a preoccupation about deterioration and pain, would not be regarded as aging successfully. Tobin (1999:142) points out that more recently the criteria for successful aging have been "*productive aging*" and "*physically healthy aging*", which, although relevant to "postretirement young-old years", is only relevant to those who want to be productive, and may be inadequate for those of advanced age.

According to Baltes and Baltes (in Le Roux 1999:132), indicators of successful aging include a long life, biological and mental health, cognitive efficacy, social competence and efficacy,

personal control and life satisfaction. Le Roux (1999:132) describes a person who is satisfied with life as one who takes pleasure from daily activities; regards life as meaningful and is accepting of life circumstances; believes major life goals have been successfully accomplished; has a positive self-image, regarding oneself as a worthwhile person; and manages to sustain happy and optimistic moods and attitudes.

These above-mentioned criteria of life satisfaction seem to be based on the five components of the Life Satisfaction Rating (LSR), developed in 1961 by Neugarten, Havighurst and Tobin (in Tobin 1999:141, 145-153). These criteria and components of life satisfaction are obviously similar to the following criteria identified in 1999 by Gatz and Zarit (in Tobin 1999:141), which they regard as *the criteria of successful aging*:

- deriving pleasure from activities;
- mastery in dealing with issues of life;
- achieving a congruence between aspirations and achievement, which Tobin (1999:141) notes is similar to Erikson's ego-integrity, or acceptance of how one has lived one's life; and
- maintaining an optimistic outlook.

(Note the similarity between these criteria and the general approaches to achieving self-actualisation – see section 3.2).

3.3.5.2 Strategies for successful aging

Bearing the above indicators and criteria of successful aging in mind, we now focus on some of the strategies for successful aging. These include:

- *Maintaining and developing physical health*

Healthy habits, no matter how late they are introduced, such as regular exercise, stress management, proper nutrition, smoking cessation, injury prevention and the efficient use of health care services (eg. going for regular physical check-ups), will all help to prevent disease and maintain physical well-being (Dychtwald 1999:129; Rowe & Kahn 2000:129). According to Rowe and Kahn (2000:132), much physical damage is wrongly attributed to age, when it is caused by the cumulative result of an unhealthy life style. They believe that many reductions in physical performance can be avoided and even reversed through a lifestyle of healthy habits, such

as those mentioned above. Physical exercise can strengthen muscles and bones, thereby limiting the risk of osteoporosis and bone fractures; and can improve balance, decreasing the risk of falling (which is a life-threatening and common problem of older people). In short, maintaining a healthy lifestyle can reduce conditions common in aging, namely: hypertension, heart disease, non-insulin-dependent diabetes mellitus, osteoporosis fractures and colon cancer. Additionally, healthy habits have been shown to increase bone mass, mineral content and lean muscle mass; to improve metabolic rate, balance, co-ordination, strength, heart function and elimination efficiency; and to foster a general sense of well-being (Dychtwald 1999:129). Good physical health is linked with good mental health (as discussed below), making it easier for people to meet the criteria for successful aging (see section 3.3.5.1) and to continue to self-actualise.

- *Maintaining and developing cognitive and mental functioning*

Mental fitness, like physical fitness, can be improved through regular exercise and a healthy life style and can, in turn, promote healthy, successful aging (Cusack & Thompson 1998:311; Frigenti 2000:15-17; Rasmusson, Rebok, Bylsma & Brandt 1999:56-66; Rowe & Kahn 2000:125-128). According to Cusack and Thompson (1998:311), mental fitness includes: creative thinking, clear thinking, memory skills, problem solving, learning, clear expression of ideas, setting personal goals and developing positive mental attitudes (such as optimism, mental flexibility, self-esteem, confidence and a willingness to risk). Retirees can improve cognitive functioning by working directly at improving these skills (eg. learning techniques to improve these skills) and by practising these skills (eg. continuing formal or informal education). The connection between mental and physical health is illustrated by Rowe and Kahn (2000:126), who stress that regular physical activity, strong social support and a confidence in one's ability to cope with life challenges, all predict strong mental function in old age. In addition to this, they point out that active mental stimulation and emotional support (such as listening, encouragement and understanding) from people in one's life, is associated with improved physical function in old age. Baltes and Baltes (1990:19-20) also propose that the maintenance of a healthy lifestyle is an important strategy for successful aging. They too, recognise the connection between a healthy physical, mental and social life, arguing that individuals should work at strengthening reserve capacities, as the greater these capacities (whether physical, mental or social), the greater the likelihood of successful aging. This can be done through educational, motivational and health-promoting activities as well as the formation and nurturance of social support networks.

- *Developing flexible, adaptive strategies for coping with the challenges of aging*

Baltes and Baltes (1990:19-20) contend that, because of the great variability in the way people age, simple solutions to adapting to age-related challenges should be avoided and individual and social flexibility should be encouraged. Not all people who become physically less mobile, for instance, should immediately move into a retirement home. While this may be the best option for one individual, another may benefit most by sharing accommodation with friends or moving in with friends or relatives. Yet another, may delay moving or live permanently in the same accommodation, making adaptations such as obtaining a wheelchair, changing the home to accommodate decreased mobility or acquiring nursing or housework assistance.

To remain flexible and avoid simple solutions, the aging individual can use assimilative and accommodative strategies (see section 3.2.6). Baltes and Baltes (1990:19-20) agree that for successful aging to occur, effective strategies will involve the altering of individual desires and the breadth of individual goals. Reminiscence or life review (see section 3.5.4.5) is thought to be an important adaptive process of later life, enabling people to come to terms with their own lives (achieving integrity) and to tell or pass on their life story (achieving generativity), conveying the value and importance of life experiences (Day 1993:30-34; Tobin 1999:98). Religion and personal faith are also important in many people's lives, especially in later life when they deal with issues such as the purpose and meaning of their lives (Riker & Myers 1990:29). It can contribute to building up their faith and trust in God, enabling them to face death with hope, seeing it not as an end, but as a movement to a higher level of everlasting life/immortality and a re-union with loved ones (Erikson et al 1986:218-238; Tobin 1999:99-115).

In conclusion, to age successfully individuals need to respond with resilience to the challenges of aging (Baltes & Baltes 1990:53). By aging successfully and meeting the above-mentioned criteria for successful aging, retirees are assisted in the process of continued self-actualisation.

3.4 SOCIAL MEASURES FOSTERING SELF-ACTUALISATION OF RETIREES

A brief overview is now given of some of the social measures fostering self-actualisation of retired people, which have been introduced in different parts of the world. This includes measures in South Africa and the local area of George.

3.4.1 Employment opportunities for retired people

In many countries there is a move towards a more flexible retirement, where retirement is not a permanent separation from work, but rather a time when some people have periods of leisure and learning interspersed with work periods. Thus, retirement involves several different retirement states or varieties. Some examples of this more flexible variety of retirement, which provides employment opportunities include:

- *Bridge employment*, which is a type of partial employment, involving work in a job other than the one in which the retiree has spent most of his/her working life and in which the elderly worker alternates periods out of the workplace with periods in which he/she engages in temporary, part-time, occasional or self-employed work (Stein 2000).
- *Phased retirement* has been common in Europe for quite some time and involves “the gradual tapering off of working hours and responsibilities, building to a final break from the company” (Dychtwald 1999:98). This gives retirees an opportunity to adjust to retirement and means that they continue to make active contributions for an extended period.
- *Boomerang retirement* is also a type of phased retirement, in which the employee retires for a certain period (a few months or even years) and then returns to his/her company, usually working fewer hours and taking on fewer responsibilities (Dychtwald 1999:99).
- *Retaining retirees in same or new field*: Flexible employer policies can provide full or part-time continuing employment for older workers of retirement age (Riker & Myers 1990:104-105). Retirees can choose to work in the same or a new field, retraining if necessary.
- *Opportunities to start new careers*: Retirement may mean the opportunity of carrying out dreams of working in new job arenas. Retirees may need additional training, which can be stimulating in itself.

3.4.2 Volunteering opportunities for retired people

Some of the different types of volunteer activities available in different parts of the world are discussed below:

3.4.2.1 Inter-generational volunteer programmes

A few examples of inter-generational programmes are:

- *The Foster Grandparent Program* is a U.S.A. government funded programme which provides low-income people with the opportunity to care for physically, mentally and emotionally handicapped children in institutions or community settings. Foster grandparents work about four days per week, receive training and reimbursement in the form of travel expenses, an annual physical examination and a small stipend (Stevens 1998:30; Riker & Myers 1990:106-107).
- *The Phone Pal program* (started in Kansas, USA), organises for seniors to phone latchkey children (i.e. children who have to see themselves off to school and are without adult supervision in the afternoons) before and after school each day (Dychtwald 1999:223).
- *The Senior Motivators in Learning and Educational Services (SMILES) program* (in Salt Lake City) trains and places senior volunteers in district schools where they help with activities such as field trips, story reading, tutoring, arts and crafts and sports (Lipson 1994).
- *The DuPont Corporation* (in the USA) has a programme, in which older and retired workers act as mentors to young workers (Dychtwald 1999:224).

3.4.2.2 Volunteer vacationing

With this form of volunteering, retirees pay to go on a *working* vacation. Environmental organisations such as Earthwatch Institute and USA government agencies, such as the Forest Service and Fish and Wildlife Service, organise vacations that allow retirees to do valuable conservation work, such as repairing public facilities, building trails or taking censuses of wildlife (Roszac 1998:26). There are vacations which allow people to work in inner-city areas or in Third World countries, such as the programme, Habitat for Humanity which builds homes for the poor. I noted that such a group, under the leadership of former US president, Jimmy Carter, is currently building houses for disadvantaged people in South Africa (E News: 3 June 2002). There are numerous vacations offering opportunities for teachers, technicians, child minders, cooks and people willing to do odd jobs (Roszac 2000:26). This is, however, only an option for those retirees who have the financial resources enabling them to afford such vacations.

3.4.2.3 Miscellaneous types of volunteering opportunities

A few examples of other miscellaneous types of volunteering opportunities are:

- *Retired and Senior Volunteer Program (RSVP)* is an American programme that gives retirees the opportunity to perform vital services in their communities, such as tutoring in schools, assisting in clinics and courts and acting as companions for the elderly who are housebound. They receive training when necessary, travel expenses and meals (Riker & Myers 1990:107; Cohen-Callow 1998:14).
- *The Senior Companion Program* is another American programme, similar to the Foster Grandparent Program, which allows volunteers to work with impaired adults and the elderly in their homes and in institutional settings (Riker & Myers 1990:107).
- *Service Corps of Retired Executives (SCORE)* allows retirees with management experience to act as counsellors and consultants to owners and managers of small businesses (Riker & Myers 1990:107).

3.4.2.4 Volunteering opportunities for retirees in South Africa and the George area

In South Africa, there seems to be an absence of nationally organised volunteer organisations specifically focussing on volunteer opportunities for retirees. Many organisations, churches and communities do have programmes or provide opportunities for retirees to do volunteer work in their local communities. The Association of Retired Persons & Pensioners (ARP&P) in South Africa designated the year 2001, the “Year of the Vo'lunteer” and actively encourages its members to engage in volunteer activities within their communities (Visser 2001:8). Those in leadership of this organisation stress the benefits of volunteering for both retirees and their communities, but warn that it can be exploited if governments fail to respond to the needs of vulnerable segments of society, leaving the task up to non-government organisations (NGO's), such as the ARP&P. The challenge, they believe is for the state to provide “bureaucratic structures for institutionalising voluntary organisations for the benefit of all” (Visser 2001:8). The state could play an active role, working with NGO's, in establishing state funded volunteer programmes, such as the Foster Grandparenting Program in the USA.

Currently, there are numerous opportunities for retirees to volunteer in their local communities. In George, for example, retirees act as volunteers, working:

- with the Cancer Association of South Africa (CANSA) - helping with patient care, fund raising or office work;
- doing hospital visitation;

- at Options Crisis Pregnancy Centre – helping with counselling, administration and reception work;
- in the local botanical garden;
- at children's homes; and
- in local schools (eg. giving drama lessons).

3.4.3 Educational opportunities for retired people X

Some educational opportunities enabling retirees to continue with lifelong learning are now discussed.

3.4.3.1 Universities of the Third Age (UTA's)

These are universities or educational facilities that cater specifically for older people. At present there are several units with differing structures and programmes, found on all continents of the world (Heikken et al 1995:preface - v). According to Bernier (in Simard, Drouin, Cagné, & Laforest 1995:276), the main objective of UTA's is to develop third agers' potentialities and their capacity to remain autonomous. Simard et al (1995:276) give the following four sub-objectives of UTA's:

- To use available teaching resources to foster the development of old people: in the *physical field* through programmes on health and food; in the *psychological field* through programmes on self-knowledge and personal and social identity; in the *intellectual field* by continued education in earlier professions or new learning in different fields; and in the *social field* by providing work in the university administration and encouraging participation in community work;
- To provide old people with easy access to museums, libraries and technical resources;
- To develop gerontological research;
- To interact with people of the third age and co-operate with organisations working with these people.

3.4.3.2 Elderhostel

Elderhostel is a non-profit organisation in the USA which arranges educational trips for people over the age of 55 (Rimer 2000:159-163). Some examples of such trips include studying the Civil War in New Orleans or learning first hand about the Eskimos on an Alaskan trip. Elderhostel also offers a popular inter-generational course for grandparents and their grandchildren, which includes a six day tour of Washington DC (Dychtwald 1999:224).

3.4.3.3 Courses or programmes to develop skills of retired people

There are numerous courses and programmes which aim to aid retirees to develop skills which may be particularly pertinent to this life period. We now look at some of these:

- *Retirement programmes* (see section 3.5) are aimed at helping retirees to cope with the challenges of the retirement period. Pre-retirement programmes are aimed at helping prospective retirees to prepare adequately for retirement (Atchley 1988:188-190), while post-retirement programmes can enrich retirement, giving retirees an opportunity to evaluate their retirement experience to date and make adjustments, which would counter difficulties, encourage continued growth and self-actualisation, thereby enhancing life satisfaction and enriching the retirement experience (Lowis 1995:79-89).
- *Leadership training courses* are aimed at empowering older people to take on leadership positions in their communities. Cusack (1999:21-37) proposes that these and other courses, such as training in mental fitness (see following point below), should aim at empowering older people, liberating them from limiting beliefs about aging and their own abilities, empowering them with knowledge, confidence and support so that they can continue to learn and develop throughout their lives.
- *Mental fitness programmes* are aimed at encouraging older people to develop their mental fitness. Such programmes teach and encourage older people to:
 - engage in *critical thinking* (which includes making them aware of and identifying limiting beliefs, challenging these beliefs, learning new ways to think and replacing limiting beliefs with beliefs that serve them well);
 - develop *creative thinking* (which involves learning to think in different or novel ways);

- develop a *positive mental attitude* (with the belief that positive mental attitudes can be learned);
 - *speak one's mind* (which provides opportunities to use new thinking skills to express their opinions);
 - *improve learning and memory* (which involves learning skills such as mindmapping, paying attention, mnemonic techniques etc.); and
 - *develop goals and strategies for remaining mentally fit for life* (Cusack 1999:30-35; Cusack & Thompson 1998:307-317).
- *Courses on communication and inter-personal effectiveness*, such as the one developed by Martin (1999:269-284), are beneficial to all people, but especially to retirees. Reasons for this include that successful adaptation during the later years often includes developing a healthy social support network, which may depend to a large extent on communicating skills; the quality of communication often determines the quality of close relationships and can help to prevent isolation and loneliness; and communication can be effective in making needs known, enabling one to be assertive, negotiate personal boundaries and retain a sense of autonomy even if one is no longer living independently (Martin 1999:270-271; Riker & Myers 1990:88-89).
 - *Courses to upgrade qualifications for the purposes of continued employment* can be useful to help retirees be more effective in their work, remaining in touch with innovations and technological changes. This training could be provided by employing companies or alternatively retirees can take responsibility to maintain and develop skills, whether through formal courses at universities or colleges, correspondence courses or programmes on the Internet (Dychtwald 1999:107-108).
 - *Courses to learn crafts, hobbies or other leisure activities* allow older people to develop new interests and activities. These are often privately run courses or courses offered at community or Senior Service Centres.

3.4.3.4 Educational opportunities for retirees in South Africa and the George area

There are presently three UTA's in South Africa, situated in Cape Town, Pretoria and Knysna. In addition to this, retirees can enrol at colleges and universities throughout the country. The

University of South Africa (UNISA) provides study opportunities, in a variety of fields, through a correspondence mode of learning, enabling learners to study at their own pace. The Senior Service Centres (see section 3.4.4) available in most towns and cities throughout South Africa, offer a variety of courses (such as those discussed in section 3.4.3.3). Retirees in the George area can attend courses at the local colleges, courses run by local churches or NGO's (eg. the counselling courses run by Options Crisis Pregnancy Centre), privately run craft/hobby courses and those sometimes on offer at the Tuiniqua Centre For Senior Citizens.

3.4.4 Other organisations offering benefits and services to retired people

There are numerous organisations throughout the world, catering for the needs and interests of older people. There are organisations which provide housing (eg. retirement villages, old age homes, and frail care centres). There are organisations which provide auxillary services, enabling people to live independently calling on outside help for example with meals, housework or nursing. Other organisations provide social and recreational opportunities for retired people and help them to have a platform to ensure that the rights and needs of the elderly are upheld. In this section a study is made of such organisations operating in South Africa and in the George area (with many of these or counterparts of these, being found in other parts of the world). Some examples of these organisations include:

- *The Association Of Retired Persons And Pensioners (ARP&P)* was established in South Africa in 1981 and its aims are to unite all retired people in one association (so that their voice can be heard); to represent all retired people; and to negotiate with Government, Provinces, Local Authorities and businesses on behalf of retired people. Fifty branches have been established and current membership nationally is 25000. The association is addressing the diminishing purchasing power of retirees with generally limited and fixed incomes and the social loneliness of persons growing older. Towards these aims, the ARP&P obtains concessions on entertainment, transport and service charges; negotiates discounts on cash sales to members on a local and national basis; combats loneliness by organising branch meetings, holidays, outings and different recreation activities; promotes involvement of older people in their communities (eg. by setting up volunteer programmes such as visiting the sick); and advises members on matters such as investment and retirement funding, health and medical services, insurance and legal matters. The motto is 'Each One Reach One' which

shows the commitment to involvement in the community – which adds meaning and enjoyment to life, while at the same time combatting loneliness (Visser 2001).

- *Age-in-Action -The South African Council For The Aged* “strives to be a developmental organisation which collaborates with other stakeholders to restore dignity of older persons through advocacy and lobbying, research and technology, training and development and economic empowerment activities.” (Age-in-Action The SA Council For The Aged 2002).
- *Halt Elder Abuse Line (HEAL)* is an association which aims to address the growing problem of elder abuse and offers access to counselling and information on services available to the elderly.
- *Service Centres (Dienssentrums)* found in most towns and cities, supply services (such as meal provision, recreational activities, opportunities to do volunteer work in the community, transport, medical services etc.) to senior citizens in the community. These centres thus play an important role in keeping retirees independent and active members of society (Dienssentrums. Bejaardes langer vir gemeenskap behou 1990:18-19).
- *Cape Peninsula Welfare Organisation for the Aged (CPWOA) Home Help Service* – helps older people in the community with personal grooming (eg. bathing, hair washing, shaving, pedicures and manicures); washing and ironing of clothes; house cleaning; and shopping. In addition to this, CPWOA has its own Seniors’ Centres which offer a monthly programme of activities and events (eg. language studies as well as art, sporting and cultural events). These centres also offer low cost meals and the opportunity of enjoying the company of others.
- *The Senior South African Fitness Association (SAFSA)*, which is associated to the ARP&P, aims to keep retirees physically fit and healthy. A group of retirees belonging to this association, recently attended a successful, national fitness course for senior citizens (Fikse senior burgers - George Herald, 9 May 2002:11).

In addition to these organisations there are many privately, state or church run old age homes, retirement villages and institutions which provide housing, care and/or services to the elderly. The Department Of Welfare and Social Services also undertakes measures to address the needs of the growing number of older people in South African society. According to the Aging and

Development Report (HelpAge International 2002), South Africa is one of few countries in the southern hemisphere that provides universal state pensions. The report goes on to explain that many poor rural women, who receive these pensions, use them to pay school fees for their grandchildren or help other family members – which highlights a possible future trend – of retirees continuing to contribute actively to rather than just depending on society. The ARP&P's decision to make the year 2001, the Year Of The Volunteer (Visser 2001:8) underpins the notion that retirees need to be assisted in remaining active in society, thereby preventing social problems associated with an aging population.

3.5 RETIREMENT PROGRAMMES AND SELF-ACTUALISATION

In this section a study is made of existing retirement programmes, including both pre- and post-retirement programmes.

3.5.1 Availability of different types of retirement programmes

Pre-retirement programmes, which usually fall into one of two broad categories (i.e. limited or comprehensive programmes) are offered by some companies (whose workers are usually covered by a private pension) and by government agencies (Atchley 1988:189). Limited programmes are restricted to an explanation of the pension plan, differing retirement timing options as well as the level of benefits for different options. Comprehensive programmes encompass much more than financial planning, dealing with practical aspects (such as housing, health, leisure time and legal aspects) as well as psycho-social aspects of retirement (Atchley 1988:189; Singleton & Keddy in Knott 1998:81; Riker & Myers 1990:160-169). Although there are a number of companies throughout the world, including South Africa, which have developed programmes of the comprehensive type, only a minority of retirees have access to or actually participate in such programmes (Schulz in Atchley 1988:189; Knott 1998:80-81). Some examples of South African companies which provide such programmes include: ISCOR, Sasol, Elektrode Maatskappy van Suid-Afrika (EMSA) and ESKOM (Knott 1998:89-90). Some institutions or companies such as UNISA and the Council for Scientific and Industrial Research (CSIR), although having established or utilised a comprehensive pre-retirement programme in the past, no longer offer this to their employees (Observation). Research seems to indicate that the majority of South African retirees do not receive any form of pre-retirement education. An Inter-departmental Inquiry conducted by the Department of Social Welfare and Pensions, in South Africa (Gerdes et al

1988:410) found that only 1,5% of a sample of 600 retirees had attended a pre-retirement programme. Phaswane (1998:89), in a study of retirees in the Northern Province, found that 80,4% of respondents had *not* received pre-retirement education.

Post-retirement programmes seem to be even more scarce than pre-retirement ones. I could not find programmes which are designed solely for the post-retirement period. Programmes were located that were designed for pre-retirement and/or retirement enrichment. Examples of such programmes include: a programme by Lowis (1995:79-89), entitled, *A Personalised Approach To Retirement Preparation And Enrichment*, as well as the programme outlined in the book by Riker and Myers (1990:1-183), namely, *Retirement Counseling – A Practical Guide for Action*. Both these programmes will be used as the basis for the rest of the discussion on retirement programmes, although aspects of other (mainly pre-retirement programmes) will be included where relevant.

3.5.2 The rationale for and goals of post-retirement psycho-educational programmes

Although it is difficult to evaluate the effectiveness of pre-retirement programmes (Gerdes et al 1988:411; Lo & Brown 1999:35), they are believed to foster adjustment to retirement (Richardson 1993:100) and are thought to “increase understanding and promote adjustment through positive attitudes and constructive action with regard to future goals” (Gerdes et al 1988:411). The lack of pre-retirement programmes (see discussion above), leads to the question of whether post-retirement programmes could be utilised to provide retirees with a similar opportunity to promote retirement adjustment, through assessing and understanding their current retirement experience, adjusting their hierarchy of goals (Atchley 1976:203) and developing attitudes, skills and a plan of action to meet these goals. This seems to be the basic rationale behind the two above-mentioned courses, by Lowis (1995:79-89) and Riker and Myers (1990:1-183), which are applicable to the post-retirement period.

As Aiken (1995:280) points out, it is impossible to anticipate all the changes or stresses which retirement may bring to different individuals. Retirees may plan their retirement (eg. to travel or take up hobbies etc.) but then unexpected changes (eg. deterioration in health or loss of a spouse), may mean that these plans are no longer appropriate. According to Keating and Marshall (in Gall & Evans 2000:194), post-retirement programmes can be helpful for those retirees who experience new, unexpected or ongoing retirement adjustment difficulties. These programmes could serve as

refresher courses reminding retirees of healthy retirement expectations and attitudes, as the impact of pre-retirement programmes on retirement satisfaction, job deprivation and a positive attitude may not have a long term effect. Post-retirement programmes may be effective in providing on the spot guidance and support, helping people to become proactive (i.e actively doing what they can to handle life situations, rather than passively reacting to whatever life deals them). As Thompson (1992:44-45) points out, it is how one responds to the challenge of change that matters, meaning that one needs to develop “resilience in the face of the twists of fate”, “adaptability” and “a powerfully continuing ability to seize or create changes for fulfilment”. Mc Veigh (in Gall & Evans 2000:194) explains that post-retirement programmes help retirees to monitor changes in lifestyle and then to re-evaluate their values and goals, achieving congruence with current experiences of retirement.

Glass and Grant (in Gall & Evans 2000:194) point out that post-retirement programmes are also valuable because the concerns of retirees may be quite different from those of pre-retirees. Pre-retirees may be concerned, for example, mainly about adequate financial provision for retirement and the maintenance of health, while not recognising the importance of activities and time usage. Post-retirement programmes could thus assist retirees, giving attention to areas not adequately prepared for – with this post-retirement intervention, hopefully preventing long-term retirement adjustment problems (Gall & Evans 2000:194).

According to Felner, Jason, Mortisugu and Faber (in Knott 1998:66) the basic goal of preventative psychology and therefore, psycho-education is “optimal development, reduction of environmental hazards, avoidance of maladaptation, and enhancement of coping skills and ability – ... precisely those conditions that empower people in their daily lives” (Knott 1998:66). Psycho-educational programmes for retirement are aimed, therefore, at fostering adaptation, preventing maladjustment and enhancing optimum development, which are all indicators of psychological health or self-actualisation (see section 3.2). Lastly, retirement programmes are not only beneficial to retirees, but also to society (Flippo in Knott 1998:67), as they assist retirees to continue to play an active role, making valuable contributions to, rather than becoming totally dependent on, society.

3.5.3 Typical content of actual retirement programmes

Marcellini, Sensoli, Barbini and Fioravanti (1997:377-386) who analysed the retirement experiences and suggestions of 478 retirees, found that, while more than half of the retirees had no difficulty adjusting to retirement, a great interest was shown in proposed retirement programmes, even by those who had no problems with retirement. Analyses of results of this study indicate that recommended programmes are those which include a large range of topics, which can be categorised into three broad categories, namely those of a *practical*, *psychological*, and *social* nature.

The list given below of topics typically included in retirement programmes was compiled after examining the list of typical topics of pre-retirement programmes by Cavanaugh (in Knott 1998:98); the list of topics for retirement education, suggested by the US Department of Health, Education and Welfare (in Lo & Brown 1999:35); the topics included in a programme developed by Steyn for UNISA staff members (in Gerdes et al 1988:412); the retirement preparation and enrichment programme developed by Lowis (1995:79-89); as well as Riker and Myers' (1990:1-183) Practical Guide for Action. The compiled list has been tentatively arranged into the above-mentioned three broad categories. It is apparent that these categories overlap. Some items placed in one particular category are also relevant in one or both of the other categories. The typical topics include inter alia:

- *Psychological aspects of adjusting to retirement and aging* which includes the stages of retirement, the loss of the work role, the self-concept, stress, challenges and difficulties, death and dying, debunking myths of aging, the role of religion, retirement expectations, retaining a sense of meaning in old age and self-fulfilment;
- *Social aspects* which includes the effect of retirement on relationships, social role changes, social participation, opportunities to serve in the community, working after retirement and community organisations for retirees and the elderly;
- *Practical aspects* which include:
 - Finances*, including pensions, insurance, investments, discounts and budgeting;
 - Housing and relocation*, including different housing alternatives and effects;
 - Health*, including normal aging, maintaining a healthy lifestyle, health services, medical insurance and medical aid;
 - Security*, including security measures, precautions at home, risk situations;

Utilisation of unstructured time, including hobbies, recreation and leisure pursuits, volunteering, working and educational opportunities, clubs and organisations and church and community involvement;

Legal aspects which includes wills, estate planning and personal rights of senior citizens.

3.5.4 Methods and techniques of presentation used in retirement programmes

3.5.4.1 Active participant participation

Research has shown that it is essential for participants to be actively involved in psycho-educational retirement programmes if these programmes are to be effective and beneficial to them (Akumoa-Boateng 1998:19; Knott 1998:71-75; Williams & Montelpare 1998:711-713). Both programmes, used as the basis for this section, advocate that retirees assume responsibility not only for setting their own personal goals in different life areas of retirement, but also for developing strategies to reach these goals (Lowis 1995:80-88; Riker & Myers 1990:10). In order to achieve these aims, programmes have to provide opportunities for experiential learning (discussed next).

3.5.4.2 Experiential learning

Experiential learning (learning through experience), also described as hands on learning, is advocated (Knott 1998:71; Williams & Montelpare 1998:699 & 712), which according to Dainow and Baily (in Knott 1998:71), includes three main learning areas, namely: *knowledge* (which is acquired through reading, listening to experts and the observations of experts, providing a context within which skills can be developed); *skills* (which are developed through a process of exercise and feedback); and *attitudes* (which are formed in the learning process, reflect personal ideas, beliefs and feelings and influence one's behaviour). Through information obtained in lectures, debates, discussions and times of personal reflection, participants are led through a process which includes concrete experience (i.e. personal involvement in the learning experience), reflective observation (i.e. developing insight as a result of personal reflection), abstract conceptualisation (i.e. understanding the meaning of the experience, with the aim of deciding what can be done to solve any possible problems); and active experimentation (which involves deciding on a plan of action, which is then implemented to achieve set goals (Dainow & Baily in Knott 1998:71).

The above process is very similar to the process involved in many forms of psycho-therapy, which consists of three main phases, namely:

- *awareness* (eg. where they become aware of the myths of aging);
- *exploration* (eg. where they explore examples of the effects of these myths in their own lives and those of others in their group); and
- *personalisation* (eg. where they apply a personal plan of action to overcome the effects of negative aging myths in their own lives).

The programme by Lewis (1995:79-89) requires each participant to compile a personalised action plan complete with goals, plans of action and completion dates for each aspect of retirement life. As Lewis (1995:87) explains, the aim of his programme is "not merely to impart knowledge or encourage discussion, but to lead each participant into the dynamic process of putting together a retirement package unique to themselves". Riker and Myers (1990:1-183) likewise, provide practical group exercises for participants to complete after each session.

3.5.4.3 The lecture method and use of facilitation

Williams and Montelpare (1998:712) found that participants liked the idea of a lecturer, who could provide them with information as well as facilitate discussion. They preferred this to learning through technological mediums such as computer, television or video, which, according to Williams and Montelpare (1998:712), is consistent with favoured mediums of learning, outlined in adult education pedagogy. Most retirement programmes include this method, but for greater effectivity this should not be the sole method of presentation (Akuamoah-Boateng 1998:13-21). Lewis (1995:82) uses the lecture method, as part of each session, with most sessions being presented by the course facilitator, but with guest speakers covering particular areas of specific expertise (eg. legal, housing, health, and financial aspects of the programme). It is important that the course presenter or guest speakers also serve as facilitators, which according to Du Plessis (in Knott 1998:73), means helping participants to realise their own potential. This ties in with the idea that participants need to be empowered or liberated from limiting beliefs and assisted to gain a sense of control over and responsibility for their own lives (Cusack 1999:21-37; Cusack & Thompson 1998:307-317; Schwiebert & Giordano 1994:112-120).

3.5.4.4 Group work and/or group therapy

It is a common and good practice, for retirement programmes to utilise group work and/or group therapy techniques (Knott 1998:74; Lowis 1995:79-89; Riker & Myers 1990:1-183; Williams & Montelpare 1998:712). The use of small groups with effective facilitators seems most effective (Williams & Montelpare 1998:712). Whitaker (in Knott 1998:74) contends that group work fosters feelings of safety and self-confidence, provides opportunities for reflection and a spirit of mutual respect and co-operation.

As Moursund (1993:134-140) points out, there are many opportunities for “curative” elements or benefits brought about by group work/therapy. These include opportunities for:

- the imparting of information;
- the development of socialising techniques (which is important to prevent loneliness often associated with aging and retirement);
- the installation of hope (eg. by hearing how others overcame losses or challenges);
- altruism (i.e. opportunities to help others, thereby adding meaning to one’s own life);
- the development of a sense of cohesiveness between group members (which can fulfil the need for belonging);
- the development of corrective recapitulation (which is the opportunity to replace ineffective life strategies, through a process whereby group members and the facilitator provide feedback, confrontation and encouragement, leading one to discover new, more effective strategies);
- imitation (whereby effective strategies utilised by group members in similar situations can be copied);
- catharsis (which is an opportunity to express true feelings);
- humour (which is an important strategy for dealing with life challenges); and
- an awareness of the universality of their problems (which is the realisation that others share their problems, which provides relief and helps them to talk about their problems).

3.5.4.5 The use of reminiscence or life review

The benefits of reminiscence or life review (i.e. looking back and examining the life one has led), during retirement and old age, have been espoused by numerous writers and researchers (Day 1993:30-32; Erikson et al 1986:71-72; Tobin 1999:71-98). The value of the use of a structured

reminiscence life review program (Tabourne 1995:251-266) that is fun, challenging and non-threatening, has been shown to be effective as a means of integrating, examining, reframing and achieving closure concerning different life events (Simon 1995:109). In a study of elderly nursing home residents, Tabourne (1995:251-266) found that structured life review resulted in a decrease in disorientation, an increase in social interaction and the enhancement of self-esteem. In their study of nursing home residents, Haight, Michel and Hendrix (2000:151-168) were similarly encouraged to find that life review (although a short, time-limited, non-threatening intervention) can have lasting effects. They found it effective in "maintaining increased quality of life" and suggested that it may also "be effective in helping people to transcend to the next life". Lewis (1995:86) includes reminiscence in his retirement programme.

3.6 CONCLUSION

From the above literature study, it can be concluded that self-actualisation is a process whereby people actively strive to overcome challenges and fulfil needs; remain psychologically healthy; continue to grow, learn and actualise their potential; maintain a strong sense of purpose; continue to develop and maintain meaningful relations with others; achieve integration; and make valuable contributions to the world in which they live. Furthermore, continued self-actualisation during retirement is not only possible, but also to be sought after, because of its benefits to individual retirees as well as society as a whole. The literature study reveals general modes of self-actualising as well as specific self-actualising ways of coping with the challenges of retirement. Numerous opportunities exist for retirees to move beyond mere adaptation to continued growth and self-actualisation. In addition, numerous social resources facilitate this process, leading to the conclusion that retirees should be made aware of the benefits of and ways of engaging in the process of self-actualisation. For this reason, attention is finally focussed on psycho-educational retirement programmes, as these can possibly serve as vehicles for enhancing the self-actualisation of retired people.

In the next chapter, the empirical investigation, with retirees living in the George area of South Africa, is explained. The aim of this study is to facilitate the formulation of guidelines for a psycho-educational programme to enhance self-actualisation of retired people.

CHAPTER 4 RESEARCH DESIGN

4.1 INTRODUCTION

In this chapter a report is given of the research design that was used in the empirical phase of this study. This phase refers to active attempts to enter the field of retirement and answer the main research question, namely, *How can the self-actualisation of retired people be enhanced?* This chapter gives an account of research methods adopted, which include ethical measures, measures to ensure trustworthiness, data collection methods and data processing methods. The importance of research was highlighted by Chadwick, Bahr and Albrecht (in Knott 1998:105), who stated, "there are many reasons for doing research: the most important is that social research has the potential to improve the quality of human life". As can be seen from the research question, the main purpose of this study has been to attempt to improve the quality of life of retired people.

4.2 RESEARCH DESIGN

A qualitative research design was adopted for this study, which means that the research was aimed at gaining an understanding of a social phenomenon, in this case retirement, from the participants' perspective (McMillan & Schumacher 1993:373). This design called for interactive field research, which involved face-to-face interactions between the researcher and selected retired people, enabling the retirement experience of these retirees (which included their individual and social beliefs, perceptions, thoughts and actions) to be explored, examined, described and analysed. Data collected were in the form of words or narratives, that is, quotes from transcripts of focus groups.

Qualitative research is concerned with the investigation of small, distinct groups (McMillan & Schumacher 1993:375) and aims to generate information which is useful in certain contexts, rather than information which can be generalised to the whole population (McMillan & Schumacher 1993:373; Henwood & Pigeon in Sherrard 1998:254). In this study, the aim was to generate information which would be useful to selected groups of retirees living in the George area of South Africa.

Sherrard (1998:254) conducted a qualitative study to determine strategies for well-being in later life. The aim of the study was to determine *possible* strategies rather than most frequently used

strategies. Likewise, in the present study, the aim was to identify possible strategies to enhance self-actualisation during retirement, not to determine the most common strategies nor those applicable to all or most retired people.

This qualitative study had an emergent design, meaning that the research design was flexible, unique and continued to evolve throughout the research process (with each new research decision dependent on prior information). The emergent nature of the design meant that the research did not involve pre-planned, sequential, fixed steps, which could be followed (Schurink in De Vos et al 1998:243). Bogden and Biklen (in Mc Millan & Schumacher 1993:374) describe the emergent design as appearing to be of a circular nature, with processes of sampling, data collection and partial data analysis being “simultaneous and interactive rather than discrete sequential steps”.

The research began with a pilot study, involving informal interviews with retirees and those familiar with the retirement phenomenon. Focus groups were then conducted with four different groups of retirees (see section 4.4.3.1 for a description of these groups). Observations and informal analysis of one group’s data sometimes lead to changes in the interview guide or the approach adopted in subsequent focus groups. Participants were requested (in a letter thanking them for their participation) to contact me if they had anything to add to the focus group discussions. Field notes were kept, which included my observations during the focus groups, as well as participant comments made prior to or after focus groups.

4.3 RESEARCH APPROACH

Studies which employ a qualitative research design usually make use of interactive research methods (i.e. the collection of data through the interaction with selected persons in the research field) or non-interactive methods, such as the gleaning of information from documents (McMillan & Schumacher 1993:374). In this empirical investigation, an interactive research method was employed. Before describing the methods of data collection and processing employed in this study, a description is given of ethical measures and measures to ensure trustworthiness, which I undertook during the course of this study.

4.4 ETHICAL MEASURES

A discussion of the ethical measures undertaken which served as guiding principles throughout the empirical investigation are as follows:

4.4.1 Informed consent

In this study, I undertook to obtain informed consent from all participants, by means of a dialogue, during which each participant was informed of the purpose of the study and assured of confidentiality and anonymity (Smith in McMillan & Schumacher 1993:398). According to Strydom (in De Vos et al 1998:25), informed consent ensures that participants are provided with adequate information regarding:

- the goals of the investigation;
- the possible advantages and disadvantages of participating in the investigation; and
- my credibility as researcher.

Furthermore, I had to ensure that participants were psychologically competent to give their consent and to make participants aware that they were free to withdraw from the investigation at any time (Strydom in De Vos et al 1998:26). By providing potential participants with accurate and complete information, they were able to understand the purpose and procedures of the research. As a result, they were able to make voluntary, informed and carefully considered decisions concerning their participation. Informed consent thus helped to enlist the co-operation of participants, as well as possibly to resolve or relieve any possible resistance, tension, insecurity or aggression of participants (Strydom in De Vos et al 1998:27).

4.4.2 Anonymity and confidentiality

Participants were assured of anonymity and confidentiality. Settings (eg. retirement villages) and participants would not be identifiable in print. The common practice employed by researchers, namely, the use of code names for people and places (McMillan & Schumacher 1993:399), was employed in this study to ensure anonymity. Participants in focus groups were also requested to sign a written statement declaring that they would maintain the confidentiality of focus group discussions (see Appendix B).

4.4.3 Deception and privacy

I undertook to avoid deception through obtaining informed consent and through protecting the privacy of participants. The taping of focus groups never proceeded without the knowledge and consent of participants. Participants were assured that they had the right to refuse to respond to certain questions and to decide what information they were/were not prepared to disclose.

4.4.4 Competence of the researcher

I recognised the importance of ensuring that this research was conducted in a competent manner. In order to do this, I undertook, as proposed by Strydom (in De Vos et al (1998:30-31):

- to accept the ethical responsibility to ensure that I was competent and adequately skilled to undertake this empirical investigation;
- to remain sensitive to the needs of the elderly participants in this study; and
- to maintain objectivity and refrain from making value judgements about the values and points of view of participants, even if they contrasted sharply with my own.

4.4.5 The relationship with participants

In order to be able to avoid bias and subjectivity, I did not include participants with whom I was well acquainted or with whom I had an established relationship outside the confines of the study. I undertook to respect the cultural customs of the retirement communities in which this study was conducted, to gain and maintain participants' trust and to constantly strive to maintain objectivity in relations with participants.

4.5 MEASURES TO ENSURE TRUSTWORTHINESS

Whereas the verifiability of quantitative research is assessed in terms of its reliability and validity, qualitative research is perhaps more accurately assessed according to its trustworthiness (Poggenpoel in De Vos et al 1998: 348). In this study, Guba's model for ensuring the trustworthiness of qualitative data was employed (Poggenpoel in De Vos et al 1998:348-350).

In accordance with this model, four criteria were used to ensure trustworthiness. The criteria employed are described below (see sections 4.5.1 - 4.5.4).

4.5.1 Truth value

Truth value determines how confident the researcher is that the findings are true for the particular subjects and context within which the study has been undertaken. In qualitative research truth value is not defined prior to the research, but is rather subject oriented and based on information about human experiences as perceived and experienced by participants (Poggenpoel in De Vos et al 1998:349). According to Lincoln and Guba (in De Vos et al 1998:349), truth value can also be termed credibility. They argue that internal validity, which is based on the idea that there is a single reality to be measured, should be replaced with the idea that there are multiple realities which the researcher needs to represent as accurately as possible.

4.5.2 Applicability

Applicability refers to the extent to which the findings apply to other contexts, settings and groups. In qualitative research, the purpose is not to generalise findings to a larger population, but rather to describe a phenomenon or experience. According to Guba (in De Vos et al 1998:349), applicability, in qualitative research, refers to transferability or “fittingness”, which can be defined as the extent to which findings can ‘fit’ into similar contexts outside the present study. As Guba (in De Vos et al 1998:349-351) points out, responsibility for the strategy of transferability (i.e. the task of demonstrating the applicability of findings to other contexts) lies with those wanting to transfer findings to other situations, rather than with the original researcher. In this study, I addressed the problem of applicability by presenting sufficient descriptive data to allow for comparison in future research using similar contexts, settings or groups.

4.5.3 Consistency

Consistency refers to the extent to which the findings would be consistent if the study were repeated in similar contexts or with the same subjects. To ensure consistency, I used the strategy of dependability, which encompassed accounting for the variables which could result in changes in the experience or phenomenon of retirement; as well as for changes, characteristic of an emergent design, which occurred as a result of an increasingly deeper understanding of the study setting (Guba in De Vos 1998:350-351).

4.5.4 Neutrality

Neutrality refers to the freedom from bias in research procedures and results. In this study, I attempted to remain as objective as possible, guarding against subjective values, perspectives and biases, which could influence the interpretation and description of data. The strategy of confirmability was employed to ensure neutrality (Guba in De Vos et al 1998:351), which placed the evaluation on the actual data and focussed on whether the results of the research (i.e. raw data and my analyses and interpretations) could be confirmed by others (eg. participants and the supervisor of this study).

4.5.5 Tactics to ensure trustworthiness

A list of tactics proposed by Schulze and Lessing (2002:5) and employed in this study to implement all four strategies of trustworthiness, thereby ensuring trustworthiness of data (i.e. that data meet the four criteria discussed above) and avoiding biases included:

- triangulation of methods (e.g. pilot study interviews and focus groups) and the comparison of empirical findings to other research findings studied in the literature phase of this study;
- asking other retirees if they could identify with, or recognise the experience or phenomenon of retirement, as described by participants in focus groups. The study is regarded as credible if these people immediately recognised and/or identified with, the given descriptions and interpretations (Sandelowski in De Vos et al 1998:349);
- using a tape recorder and having professional, verbatim transcriptions made of each interview;
- obtaining feedback from participants when unsure about the meaning of statements;
- circulating findings to participants to confirm that their views were correctly reflected;
- making sampling decisions carefully; and
- having the supervisor check the analysis of data to ensure that she agrees with interpretations made and meanings given to raw data.

4.6 DATA COLLECTION

The emergent design of this study made it circular in nature, with the processes of purposeful

sampling, data collection and partial analysis being simultaneous and interactive, rather than occurring in discrete sequential steps (McMillan & Schumacher 1993:374).

4.6.1 Sampling

Purposive sampling was used in this study, which means that information-rich participants (i.e. retirees with depth and breadth of experience, who share certain commonalities) were selected for in-depth study (Patton in McMillan & Schumacher 1993:378; Brotherson in De Vos et al 1998:317). In order to narrow the study down and make a more in-depth study possible, it was decided that the sample would be chosen from the population of white, middle class retired people, retired for at least five years and living in the George area of South Africa. The five year retirement minimum was chosen in response to recommendations by Szinovacz (in Price 2000:86) who explained that by using retirees who have been retired longer than five years, one avoids the influence of a 'honeymoon' period or initial retirement adjustment problems.

It was decided to divide the sample into focus groups in order to differentiate between the main variables observed in the chosen population of retirees (as revealed during the pilot study). Since homogeneity is the key principle to be adhered to when forming focus groups (Kingry, Tiedje & Friedman in Schulze & Lessing 2002:3), the aim was to form focus groups that were homogenous regarding the variables considered to be most important, namely marital status (i.e. single or married) and living arrangements (i.e. living independently or in a retirement village/home). The reasons for the choice of these variables, include that they influence the amount and nature of social interaction and support; the use of time; the degree of autonomy, independence, dependence or inter-dependence; and the type of retirement lifestyle adopted (see literature study in Chapter 2). This, in turn, seems to influence how retirement is experienced and the extent to which retirees adjust to challenges and continue to self-actualise (see literature study in Chapter 2 and 3). The following four focus groups were chosen:

- married retired people living independently;
- single/widowed retired people living independently;
- married retired people living in a retirement village or home; and
- single/widowed retired people living in a retirement village or home.

Snowball sampling, also known as network sampling was used. This type of sampling is described by Goetz and LeCompte (in McMillan & Schumacher 1993:381) as a technique in which each successive participant is named by a preceding individual. I asked participants in the pilot study to suggest others who have the profile/attributes sought for in participants of the different focus groups (eg. married retirees living in a retirement village). I began by contacting these people, inviting them to participate and asking them to provide the names of other possible participants. The sampling continued in this manner until sufficient participants were selected for each focus group.

Although the ideal size of focus groups appears to be six to nine participants, groups with four to six are often used as they are easier to host and recruit (Schurink, Schurink & Poggenpoel in De Vos et al 1998:317). In addition, it has been proposed that it is more effective to use small groups (of about four participants) when working with focus groups consisting of elderly people or children (Morse 1994). At least five participants were thus selected for each of the above-mentioned focus groups.

4.6.2 The researcher as instrument

In this study, I, the researcher served as an instrument, in that responses given by participants were analysed by me. In order to prevent interpretations being influenced by my own prior understandings (whether theoretical or everyday), two measures employed by Sherrard (1998:253) to counter such biases, were used. Firstly, close attention was given to the participants' own words. Secondly, such biases were countered by maintaining an awareness of where I was situated according to relevant dimensions of the respondents' life-worlds (Sherrard 1998:253). For this study, I perceived myself to be close to the respondents in terms of social class and culture, but distanced through age and stage in working life and family relationships. Sherrard (1998:254) argues that awareness of researcher-respondent distance serves as a strength of qualitative research, rather than simply as a means of countering bias. She explains that perceptiveness is increased by finding the "dimensions of researcher-respondent difference and similarity which have consequences for the life-world and experience of each".

Prior to embarking on this study, my perception of retirement and old age was largely positive, although I was concerned that while many coped well, others failed to do so. I believe that when the time came to begin the empirical phase of this study, my perception of retirement and aging

was positive, informed and objective. This perception was sharpened by the completion of an in-depth literature study on retirement and self-actualisation during retirement (see Chapter 2 and 3) as well as much time spent in the informal observation of and interaction with retired people. I believe that I was not influenced by negative, stereotypical perceptions of retirement and old age. Although I recognised that retirement and aging are often associated with losses (eg. the loss of work, vigour, physical strength, friends and loved ones), I did not view it as an inevitable period characterised only by loss and decline. I have been of the firm belief that it is both possible and desirable for retired people to continue to grow, learn, develop their potential and contribute to society, that is, to self-actualise.

In order to ensure that I was a skilled and competent researcher, I studied relevant publications. I also consulted with my supervisor, concerning the use of pilot studies, focus groups and other qualitative research techniques (eg. field notes) in planning for my empirical research. My supervisor was consulted throughout the research, in order to ensure that correct research procedures were adhered to both in the collection and analysis of data.

4.6.3 Methods

Methods used included:

- *Pilot study*

A pilot study was conducted, consisting of informal interviews with retirees and others familiar with the retirement phenomenon (eg. staff at a retirement village and adult children of retirees).

The pilot study proved valuable in:

- identifying the variables used to choose the different focus groups;
- the drawing up of the interview guide; and
- serving as a starting point for snowball sampling, which was used to select participants for focus groups (see section 4.6.1).

- *Focus groups*

I decided to conduct four focus groups. I chose this method because it was less time consuming than conducting numerous individual interviews; group dynamics have been

shown to elicit information (Carey in Schulze & Lessing 2002:3); and participants have been shown to be more confident in expressing their true feelings within a group, which provides the support of peers, than in individual interviews (Folch-Lyon & Trost in Schulze & Lessing 2002:3).

An *interview guide* was designed (see Appendix A), which focussed on negative factors which inhibit self-actualisation during retirement and positive factors which promote self-actualisation during retirement. Three main questions were posed, namely:

- What do you enjoy about being retired?
- What are the challenges of retirement? / What don't you enjoy about retirement?
- What can you recommend regarding overcoming retirement challenges and experiencing fulfillment during retirement?

In the guide, I listed a number of the main themes/issues likely to emerge in the discussion of each of the three questions. These possible themes were identified during the literature study phase (see Chapter 2 and 3) and during the pilot study. During the focus groups, however, the natural flow of conversation was followed and the themes were used as prompts (when necessary) to explore fully meanings and experiences of participants. After some focus groups, additional themes or points for consideration were added to the interview guide for subsequent focus groups.

Four dates were scheduled at convenient times and in a place which was easily accessible and suitably quiet. On each occasion refreshments were served to facilitate a positive atmosphere and demonstrate my gratitude for the willingness of retirees to participate in this study. I also began each session by expressing my gratitude for participants' presence, explaining what the purpose and aims of the research were, assuring participants of confidentiality and anonymity, requesting participants to maintain confidentiality of sessions (by signing relevant forms – see Appendix B) and obtaining permission to tape record the discussion. Each interview lasted approximately 90 minutes. At the end of the session, participants were invited to present any additional information which they still wished to contribute.

- *Field notes*

Field notes were kept throughout the empirical phase of the research. These notes consisted of:

- researcher observations during the pilot study and focus groups;
- information gleaned during the pilot study;
- participants' comments prior to or after focus groups; and
- tentative interpretations made by the researcher during the data collection and analysis procedures.

4.7 DATA PROCESSING

Interim analysis was employed, which refers to the cyclical process whereby data is collected, then analysed, additional data is collected, which is also then analysed, throughout the investigation (Miles & Huberman in Johnson & Christensen 2000:425). Memoing, which refers to reflective notes which researchers write recording ideas generated during data analysis (Johnson & Christensen 2000:425-426), was also used. All focus groups and individual interviews were transcribed (i.e. recordings were verbatimly transformed into typed text) before data was analysed.

Initially the data were divided into three broad categories, namely, satisfying aspects of retirement, negative factors inhibiting self-actualisation and positive factors promoting self-actualisation during retirement. Within these three broad categories, a bottom-up strategy was adopted, which involved beginning with the lowest level categories closest to the data in the following way (Johnson & Christensen 2000:426-431):

- *Segmenting*

Segmenting involved dividing the data into meaningful analytical units. I did this by carefully reading the transcribed data, one line at a time, and asking myself: Is there a segment of text which is important for this research? Does it differ in any way from the text which precedes or follows it? Where does the segment begin and end? Such segments (words, sentences or several sentences) were bracketed in order to indicate where they began and ended.

- *Coding*

The identified segments of data were identified by means of category names and symbols. For example, *missing work* was indicated by MW; *health problems* by HP; and *meaningful leisure activities* by MLA.

In addition to this facesheet codes, which applied to single complete transcripts, were given to enable me to search for group differences. For example groups one, two, three and four were G1, G2, G3 and G4 respectively.

- *Compiling a master list*

All the category names developed, together with their symbolic codes, were placed on a master list. The codes on the master list were reapplied to new sections of text every time appropriate sections were discovered. New categories and codes were added to the master list as the need arose.

- *Checking for intercoder and intracoder reliability*

In order to address intercoder reliability I checked for consistency in the appropriate codes between myself and my supervisor. My supervisor also checked my analysis for intracoder reliability (i.e. to ensure that my own coding was consistent).

- *Enumeration*

The frequency with which observations were made was noted in order to help me to identify important ideas and prominent themes, occurring in the research group as a whole, or between different subgroups.

- *Showing relationships among categories*

Spradley's (Johnson & Christensen 2000:437) summary of nine possible relationships was used to identify relationships between categories. Examples included:

- Cause-effect (X is a result/cause of Y)

- **Rationale** (X is a reason for doing Y)
- **Means-end** (X is a way to do Y)

4.8 SUMMARY

In this chapter a report has been given on the empirical phase of this study. This included a description of the basic research design, an account of ethical measures and measures to ensure trustworthiness and a description of data collection and data processing methods. In the next chapter, the findings of this empirical investigation will be reported.

CHAPTER 5

RESEARCH FINDINGS

5.1 INTRODUCTION

In this chapter an account is provided of the findings from the empirical investigation. The chapter begins with a discussion on the composition of the research sample, providing a description of the participants of the four focus groups. The research results, although consisting mainly of findings from the focus groups, also include findings from the pilot study conducted prior to the focus groups as well as from field notes recorded throughout the investigation.

5.2 COMPOSITION OF THE FOCUS GROUPS

There were 24 participants in total, with the female (n=12) and male participants (n=12) enjoying equal representation in the total sample, although this was not the case within each of the four focus groups. A description of the composition of the four selected focus groups follows:

5.2.1 Focus group one

This group consisted of participants who were *married and living independently*. The group was comprised of seven participants (n=7) of which four were male and three were female. The oldest participant in this group was 79 years of age, the youngest was 62 years of age, with the average age being 69,5 years. The average number of years in retirement was 8,7 years, although this ranged from 19 and 20 years for the two participants who had been retired the longest, to five years for the participant who was the most recently retired. Two of the participants had previously been employed in the education sector, one had been self-employed, one had been involved in aviation, one in administration and the remaining two in the technical field. All the participants were living in George or the surrounding area. The number of years resident in the area ranged from three years to 20 years, with the average being 8,5 years.

5.2.2 Focus group two

This group consisted of participants who were *single and living independently*. The group consisted of six participants (n=6) of which four were female and two were male. The oldest participant in this group was 89 years of age, the youngest was 65 years of age, with the average

age being 73,3 years. The average number of years in retirement was 13, although this ranged from 23 years for the participant who had been retired the longest, to five years for the participant who was the most recently retired. One of the participants had previously been employed in the education sector, one in the engineering sector, one had been involved in the export industry and the others had been employed in secretarial or managerial positions. All the participants were living in George or the surrounding area. The number of years resident in the area ranged from one year to 18 years, with the average being 7,9 years.

5.2.3 Focus group three

This group consisted of participants who were *married and living in a retirement village or home*. The group consisted of five participants (n=5) of which four were male and only one was female, as one of the selected female participants was ill on the day the focus group was conducted. The oldest participant in this group was 85 years of age, the youngest was 69 years of age, with the average age being 75 years. The average number of years in retirement was 11,6 years, although this ranged from 16 years for the two participants who had been retired the longest, to five years for the participant who was the most recently retired. One of the participants had been involved in the training sector, one in the engineering sector, and the other three participants were doctors. All the participants were living in George or the surrounding area. The number of years resident in the area ranged from four years to 48 years, with the average being 19,8 years.

5.2.4 Focus group four

This group consisted of participants who were *single and living in a retirement village or home*. The group consisted of six participants (n=6) of which four were female and two were male. This focus group had the highest average age of 77, 6 years. The two oldest participants were both 82 years of age, while the two youngest participants were both 75 years of age. The average number of years spent in retirement was approximately 12 years, with two of the participants having been retired for twenty years or more, while the rest had spent 12 years or less in retirement. Two of the participants had been involved in secretarial work, one was involved in property development, one had worked as a sales representative and the other two had been involved in the medical sector – one as a doctor and the other as a nurse. All the participants were living in George or the

surrounding area. The number of years resident in the area ranged from five months to 33 years, with the average being approximately 16 years.

5.3 FINDINGS

The findings have been discussed under three broad categories, namely the satisfying aspects of retirement (which foster self-actualisation), the problems or challenges of retirement (which may hamper self-actualisation) and recommendations on possible ways of overcoming problems and experiencing fulfillment in the different life spheres (thereby enhancing self-actualisation).

5.3.1 Satisfying aspects of retirement

5.3.1.1 Freedom from work-related difficulties

Satisfying aspects of retirement relating to freedom from work-related difficulties included the freedom from the time constraints and rigid routine of employment. Some comments include: "I enjoy not being tied down", "I'm not governed by time ... I don't have to regimentally stick to a time", "Your day hasn't got to be so organised", and "You haven't got to work according to a timetable". This feeling of freedom from the daily work routine is eloquently expressed by a participant who, in explaining what he enjoyed about retirement, stated: "More or less doing what you've never been able to do ... you know the freedom of it – if you wanted to go away, you could go away. Just the freedom of not having a job to go to every morning!"

Related to this freedom from a rigid work routine and mentioned by many participants, was the freedom from having to rush and the opportunity of doing things at a relaxed pace. As one participant stated: "I'm glad that I'm out of the rat race. That is for sure". Another participant stated, "You can take your time. You know you don't have to rush to do this and that".

Many mentioned the freedom from the stress and responsibilities of work. Examples include:

Another thing is the stress that you used to get at work, some peoples' jobs had a lot of stress. I had times where I had call outs at night time, two or three call outs a week and you could be on the job all night ... you don't realise it while you are working, but now you know that stress is just gone. It is fantastic!

I think the beauty is, what we're enjoying now, not having the stress you've got when you have to produce. I think we all live a sort of stressless life – if there is such a word and it is beautiful!

What I did, took me away from home and family, to a very large extent and I had tremendous responsibility – great deal of it!

My first relief was being relieved of responsibility – not to have that heavy sense of obligation and worry about people – that was a great relief!

It was much easier to get out and leave it to somebody else to make all those major decisions.

For those participants, whose work situation was less than favourable or who did not enjoy their work, retirement was seen as a welcome relief. As one participant stated; "I was in the position where my company was in a transitional period and I wasn't very happy with what was happening ... so in actual fact I was very glad to get out".

5.3.1.2 The freedom of choice regarding the use of free time

Retirement for all participants meant an increase in the amount of available free time. As one participant said, "Everyday is a holiday!" Most participants expressed satisfaction at having the freedom to choose how to spend this free time and having time for themselves.

Examples include:

Freedom! To do what you like. Yes. Get up when you like it, go to bed when you like it.

I enjoy the time that you can have for yourself, because perhaps for the first time in my life I have time for Ellen. It hasn't always been like that. You're always being a wife, a mother, an organiser, every other kind of managerial skill that comes to mind and now suddenly, there is you - you've got time to go to a gym, you've got time to hike, you've got time to read - when you feel like reading. You can read during the day, where before you were limited to reading at night.

I can do what I want to do. My life is my own.

You can schedule your own activities the way you want to do it – nobody is imposing it on you.

While many participants have used the free time for the pursuit of leisure activities and personal interests, many have found it satisfying to have the opportunity to serve the community in some

way, for example serving in their church, doing volunteer work of some kind or taking up activities which give them a sense of purpose. A participant stated: "You get so much when you're younger, it's nice to give something back when you're older". She has experienced much satisfaction from the work she has done in beautifying the public gardens, starting a hiking club and serving on the committee of a local retirement association.

5.3.1.3 The opportunity to enrich social relationships

For many participants retirement has meant the opportunity to invest time and energy into social relationships.

- *The marriage relationship*

Many participants discovered that retirement afforded them the opportunity to renew and enrich the intimacy and comradeship of the marriage relationship. One widowed participant said, "I was very blessed for 10 years after my husband's retirement. We had 10 years before he passed away and in that time I got closer to him than I ever was because we never had real time – with the children and that – and that was very meaningful time".

During the research, I observed the loving way in which one couple spoke *to* one another and *about* one another, reminiscent of the way young newly-weds or courting couples respond to each other. This is also illustrated in the words of one woman, who stated:

Ja. I also think that it is the bonding that you have with your husband or wife! Perhaps you missed out on this - bringing up children and suddenly you find somebody who is absolutely wonderful and you didn't recognise all those marvelous qualities or give those qualities, the due and the respect that should have been there ... perhaps was there in the honeymoon days and then ... suddenly you have honeymoon days again.

Another aspect of the retirement marriage relationship which many participants found satisfying was the blurring of the male/female roles in the marriage and the increased tendency to share chores and to work together on tasks. To illustrate this:

What I do enjoy ... I have more time to spend with my wife – and you know – do things together ... even take responsibility for the dishes and all that sort of thing!"

One has set ideas throughout life ... eventually one finds there are no cut out boundaries for various jobs or household chores or whatever you want to call it. You do it together ... that fellowship between the husband and the wife becomes fantastic! It is a bonding one cannot describe. I have been married for 44 years.

Many participants found satisfaction in the opportunity which retirement presented to embark on new ventures and activities with their spouses. One of the couples in the pilot study did craft work and sold their goods at the local outdoor craft markets. A few participants described how they and their spouses went farming after retirement, one participant and his wife took up employment at a guest lodge and a number of participants went travelling with their spouses. One participant stated, "Once I retired, I looked forward very much to being with my husband, caravanning. So we went caravanning for 18 months and that was the best years of my life, I think".

- *Family relationships*

The opportunity to invest in family relationships was also mentioned. As one participant stated, "Now I can spend more time with my wife ... my children are not near, but I can still attend to their needs". Family relationships seemed to be highly valued by retirees, especially those who were living independently and whose children lived nearby, with grandchildren being regarded by many as a "blessing" and as a "compensation". One participant stated:

We've found that our children here are quite a blessing, they are actually keeping us a lot younger. Our family keeps us busy. I don't have a weekend free for myself, which is very nice actually. So that is a great thing if you have children that can do that and grandchildren are also a blessing.

- *Peer relationships and community involvement*

Many participants found enjoyment in the time available for community involvement and peer relationships. This seemed to be especially valued by those living in retirement homes or villages and by those who do not have family support. This is shown in the following statements:

We're very lucky at River Retirement Centre ... we're just one big happy family! We're all buddies together.

We bought into a retirement home earlier than some people ... because we don't have family support.

In summary, the most satisfying aspect of retirement for most participants seemed to be associated with the freedom brought about by retirement. Retirement meant (1) freedom from rigid routines and time constraints; (2) freedom from work-related stresses and responsibilities; (3) freedom of choice regarding how to spend time and energy; and (4) freedom to invest time in social relationships which are personally meaningful. For many participants this freedom meant opportunities for new interests, goals and involvements, continued growth and self-actualisation.

5.3.2 The challenges of retirement

5.3.2.1 Loss of the work role

Many participants, who had enjoyed their work, found that they missed work. As one participant stated: "I thoroughly enjoyed my job and it took me quite a time, about a year or two to get used to retirement, because I enjoyed going to work so much and then you have to adjust to retirement". Some participants missed specific aspects of their work. As one participant said, "I miss the children because I was a teacher and sometimes I feel I'd like to go back to teaching or just teaching a little". Many participants missed their interaction with work colleagues. One participant stated, "You miss the companionship of the people you work with".

Some of the participants found it quite difficult to adjust to the more relaxed, less structured life style. Many found it difficult to stop rushing and experienced feelings of guilt and a sense of redundancy or uselessness, as a result of pursuing pleasure rather than work. This is illustrated by the following quotes:

I find ... the organisation part ... I would still love to get up and have a job to go to – but at our age nobody wants you any longer.

Rush! Rush! Rush! It took me quite a while to settle down!

But if you've been a workaholic, it is very difficult to get used to that.

Yes, with Wimbledon, after I retired – I felt really guilty sitting down in the afternoon and watching TV. The work ethic is still there – it takes some time to wear off!

A wife explained that her husband only seemed content when he was working at some project or chore. She explained that he became frustrated and irritated when encouraged to pursue leisure

activities. Similarly, a gentleman explained that he caught himself rushing and chastised himself saying, "Stop rushing, you fool, you have nowhere to get to in a hurry!"

Retirement for many participants also meant the loss of the authority, status and recognition tied up with the work role. A husband had expected his wife to continue to fulfil tasks that had been done for him in the office. He had expected her to bring him tea or coffee and when he wanted to speak to a family member or friend on the telephone, he would say to her, "Get ... on the line for me, please". Although many participants were reluctant to admit that this presented a problem, it was evident from some statements that many had to wrestle with and adjust to this. This was especially true for men whose work roles had meant high status and authority and for those whose identity was strongly tied up with their profession. This is illustrated in the following quotes:

A human being is a very adaptable kind of animal and I found initially the initial shock of having lost your, what used to be authority, for what its worth and then eventually you think ... so what leave it to somebody else. But it does. It has an effect on you initially.

My experience is that retirement is a great leveller – it doesn't matter if you're a doctor or an attorney or a street sweeper – you're on an even keel.

But at first one resents not being completely in charge when you retire.

When you enter retirement homes, the playing fields are level. The fact that you've been a doctor or a dentist or a [minister] – you're all just the same ... but some people can't let go of that ... some people had rank or status and they want to continue with that and they can't let go!

5.3.2.2 Time management

While the increase in free time was considered by many to be a benefit of retirement (see section 5.3.1.2), some participants reported that they or other retirees known to them (most commonly men) found it daunting to suddenly have many hours of free time to fill. One participant stated:

I think the male and female attitude to retirement can possibly be different, because I find that my husband, in retirement, was a little bit lost at first. He didn't really seem to have any idea of what it was [that he should do] – he'd do all the odd jobs that needed doing and when they're done, then you know, what's left? But a female never has ... you never run out of things that you want to do. There is always something else that you can do, that you can tackle.

Some participants found that they had taken on too much and their routine had become too structured. This is shown in the following:

I was very scared of being bored so I joined quite a few organisations – but now I land up having a bit too much responsibility and I can't get out of it!

I think there is also this now, that although I say that I've got freedom, I think as one has progressed in your retirement, you start binding yourself again to church meetings, to you know, hobby meetings, craft, whatever you do. So in a sense it doesn't take very long and your whole life again becomes a little bit organised. Sometimes one feels you just want a break ...

5.3.2.3 Location and housing

Most participants expressed moving as one of the challenges or stresses of retirement. For some the stress of moving had come at the time of retirement, for others it had come at a later stage, while for others it was something they knew they still had to face. As one participant said:

We didn't have the upheaval of having to pack and move somewhere, change location or anything like that, but after 10 years of retirement, we are beginning to face that anyway ... so it seems that it is a certain aspect of retirement which everybody has to face sooner or later ... we will still have that stress, we will still have to face up to the packing up and moving and going smaller.

For many participants, the actual moving process involved stress, expense and hard work. One participant stated:

I think the most stressful thing in my life was when we actually decided to come down to George and I had to sell up the house and get everything sorted out. By the time we arrived here I was basically stretched out of my mind ... that was the biggest problem that I had in retirement - was the move.

For many participants the biggest stress of moving was that it meant leaving a familiar environment and friends to go to a strange place where one had to make new friends and establish a new support network. This is illustrated in the following quotes:

... moving from a place where you worked to another place – we stayed in Pretoria for 30 years, then moved to George. Now immediately you're on your own. It is a challenge to make friends.

Ja, you had to say good-bye to your old friends and you've sort of been cut off from them – see them every now and then for a visit – perhaps a night's sleep or so, but I mean that's gone, so you've got to make new friends!

At our retirement party there were 250 people - and we came here and we knew nobody!

People didn't accept us here ... It took us about 18 months to be part of the community, to be accepted by the community.

Many of the participants discovered that moving meant having to adjust to different living conditions. For many it meant adjusting to smaller homes, smaller gardens, different facilities and climatic changes. Some participants had this to say:

Well what I miss mostly ... is a decent braai place!

You've just got to adapt. I mean, we always had a big garden, now I'm in a retirement village with a small garden.

My wife for instance had difficulty with that. She really enjoyed the Pretoria climate and it's only now after 15 years that she [accepts] that it is so different and she's enjoying it now.

Some participants mentioned that retirees who chose to live in attractive coastal areas, often encountered difficulties in living in these remote holiday locations. One participant, in explaining where she lived before moving into a retirement home, had this to say: "I came from [a little place on the coast] where it was very isolated – a lot of holiday homes all around – so it was isolated." Another participant stated: "You get people who retire to Gourits Mouth. They had their holiday home there and Christmas time ... everything is jolly ... but to stay there is quite different .. you're far away from facilities, far from hospitals, far from good shops ... and that, I think, can be quite traumatic!"

Participants mentioned that there are sometimes difficulties in gaining access into retirement homes or villages. Many participants mentioned that these places are often full, with long waiting lists. As one lady participant said, "I put my name down at the old age home ... and it took twelve years for my name to get to the top". Retirement homes or villages are *too expensive* for some retired people. One couple found that the places available locally were too expensive and would not allow them to continue with their craft work, which provided them with a necessary income. One participant explained that, even for residents already living in retirement villages, the levies

often become unaffordable. As one participant stated: "... people who bought there 15 years ago, now they can't afford it anymore!"

Some of the challenges which present themselves at the prospect of or actual move into a retirement home or village, include adjusting to smaller and sometimes less than ideal living quarters, living in close proximity to others and having to conform to the rules of the particular retirement establishment. This is expressed by the following quotes:

... adapting to smaller homes and living in close proximity to [difficult] people.

They built the next row much too close ... it cuts out the sun and the wind whistles – it's very over-crowded.

I cannot see myself having to share, having to have a corporate body to decide for me, you may have this dog and you may do this and you may do that. That to me is horrible. I can't, I don't think I will ever be able to face that. That is when I'll probably go horizontal with my legs first.

One particularly contentious issue in many retirement homes or villages is that many places do not allow pets or, alternatively, allow people to bring pets on entering the home but prevent them from acquiring new pets should the original ones die. This issue was mentioned repeatedly in all focus groups and interaction with participants. Participants stated:

Those institutions which deny a pet are behind the times. It is good for old people to bestow their love on something living and an animal gives a lot of comfort.

I also find in a complex of this nature ... there are no middle people – they either love the animals or hate the animals.

There's a lot of controversy! I will resist tooth and nail, any person trying to say we cannot have our pets because of the therapeutic importance of a pet, especially to a person on his or her own.

5.3.2.4 Financial difficulties

Many participants noted that financial challenges are an integral part of their retirement experience. As one participant stated: "Finances do have a big influence on the kind of retirement you are going to have". Retirement often means a loss of or decrease in income. One participant,

when asked if she experienced financial challenges, replied, "Definitely! You've lost the income from your practice".

A disadvantage of increased longevity and much longer retirements seems to be that many participants find that they have inadequate financial reserves to sustain them through their retirement. One couple, who have been retired for over 20 years, explained that although they believed they had made adequate provision for their retirement, they are now finding it difficult to cope financially. They cited inflation, the decrease in the value of The South African currency and the escalating costs of living as the main contributory factors to their financial plight. Many others shared this experience. Some relevant quotes follow:

I feel with inflation, ... when I retired, at the time I thought I would be able to live, but if you take into consideration that your income should double every five years in order to maintain the same standard of living, it becomes a real challenge later on in life.

Pensions are limited and mine is static. I get not one cent more. Some get a yearly increase.

I think one of the main challenges is to keep up with the finance part of [retirement] -- you know the rising cost of living.

[They can't afford] the levy and the living standards ... so it is a little depressing having people staying with you, and you're friends and so on ... and you realise ... I could have been there.

The research included a participant and the spouse of another who had been forced into early retirement. Finding employment at this age proved very difficult for these men and together with resulting financial problems (such as providing for tertiary education of children and maintaining living standards) resulted in much stress, feelings of helplessness and despondency.

Participants also warned that retirees, sometimes because of financial pressures, make unwise financial decisions. For example, they become involved in 'quick-rich schemes' or gambling and are vulnerable to exploitation by unethical brokers or financial advisors.

A lot of people get involved in these quick-rich schemes ... which is fatal.

There are basically a lot of these brokers who are all there for what they can get out of it.

I've been to that [casino] and you see a lot of old women go there ... I think they pick them up at the retirement villages in a bus. You see that they're badly dressed –they're not well off.

5.3.2.5 Health problems

Most participants were of the opinion that health was the most important determinant of the nature of one's retirement. As the following participant stated, "One's health has an enormous influence on what you can do in retirement. I'd put health above finances". According to participants, poor health often results in decreased mobility and increased dependence on others. Many participants dreaded this happening to them (see section 5.3.2.6). The following quotes illustrate the difficulties engendered by poor health:

We are surrounded by people whose health is not good ... but I think once your health goes, your retirement becomes an absolute burden!

I don't really have any aches and pains and problems healthwise. But I think that if anything gets to a stage where people have to be helped it must be dreadful. I think it sort of robs you of your individuality, your self esteem. I pray to God that I would go before that happens. Because as I say I've seen, especially with my mom, she was a sort of semi-invalid. She could still help herself but you know... to have all these people fussing around you.

Like somebody once said that getting old is not for sissies and I think that there is a lot of truth in that. If you can get old and you've still got all your faculties, you are still healthy – you can still do your own thing. I think that that is really a gift from God. But I think if you've got to get old and you've got to be an invalid, I think it must be very difficult. I think I would find it difficult, myself.

I think they are lucky to be so healthy. Look I used to take a trip every year. I don't think after the heart op I could do it anymore ... I envy them – that they are so healthy and can walk.

5.3.2.6 Social relations

- *The marriage relationship*

Some participants found that when a husband retires, a housewife often has considerable adaptations to make. One woman confessed that she found it frustrating when her husband needed an account of her whereabouts and when she had to rush home at lunch time to prepare his meal. Participants had the following to say concerning this:

My wife said, “Jy het afgetree, ek het aangetree” ... that means I’m retired and in the home and she’s got to do all the work - pull out all the stops!

I think a challenge is when you have to suddenly share your home, all day with somebody you haven’t had to share with. I think that is a challenge you meet head on. It is different and you’ve got to adjust. You adjust your lifestyle accordingly.

Another difficulty which emerged was that if one spouse is very dependent on the other, this could put strain on the marriage relationship or make it less fulfilling. One participant commented that her husband was “suffering with depression and beginning to shuffle around”. Another participant had this to say:

One needs to be so patient and understanding if one’s husband is much older than yourself. You ask why they can’t cope as well as you ... and there’s a lack of communication to a degree ... and they rely on you for everything. They’re so dependent on you and sometimes it’s like having a young child who becomes cross with you for doing something they could have done themselves. Other times they rely on you too much!

- *Family relationships*

An interesting factor which emerged was that most participants had children who lived far away, in other cities or provinces, but many in overseas countries. One participant stated: “I’d say about 80% of people in our complex have families outside ... overseas”. In addition, most participants’ children did not live in the same place, but were scattered in different parts of the country or world and were often on the move from one place to another. The difficulties experienced as a result of this are reflected in the following quotes:

My children are miles away – that’s why we bought into a retirement village and if I see them once a year, then I’m lucky!

As they say you mustn’t worry about your children, but you can forget that! I’d been visiting down in George for the last 12 or 13 years because my one daughter lives down here. So we decided we’d come over here. My one son had decided to immigrate ... [but that fell through after we had already moved] and he was offered such a lucrative job that he moved to where we [had previously lived]. So that is difficult. The one daughter is now in Durban so – you’re split up, so far away from the children that it’s a major decision as to where to go and where to put your allegiances.

My last grandchild who lived close by left today. The others are in New Zealand and the Transvaal – so they’re far away. I do miss my grandchildren because I feel I’m

missing out on something ... but they're very close in that they always talk to me on the phone.

Although a few participants received financial assistance from their children, there were two male participants, who were married and living independently, who experienced difficulty as a result of their family's financial dependence on them. They had this to say:

When your children say you know I am broke, can you lend me – give me some money. It just goes on and on and on until you say, "No", then they say, "I don't know what I am going to do. This child needs this and the other child needs that". What can you do?

All I want to say is that a child will always stay a child and they are always dependent on you ... no matter how old they are.

The married participants living in retirement complexes seemed to adjust more easily to their children living far away. They pointed out the disadvantages of having one's family living close by, although this was based on their observations of other retirees living in their establishments. This is illustrated in the following exchange:

You do find it in the retirement village, those people who have their children close to them, whenever you get together, they talk about the children and the problems they have – then I say luckily ours are not close to us. We love them and we like to go and visit them but I don't want to know their problems – especially with the kids – how they grow up! (laughter)

It's lovely when they come to visit and it's super when they leave! (laughter)

Those that have their children here ... then they've got to look after the grandchildren when the parents work. We've got a few kids running around our retirement village – I think it must be a bind on those grandparents!

You get too old for it actually ... you can't be bothered!

- *Peer relationships*

Although most participants valued peer relationships and had been able to make new friends and maintain longstanding friendships, married participants living in retirement villages or homes mentioned some difficulties in relating to certain members of their peer group. They stated:

But it is a challenge also, once you've moved into some sort of retirement complex, as most of us do, is being able to get on with people who are in that sort of situation – you get a lot of people who get twitchy about small things – they focus on little things that you normally wouldn't worry about and you have to learn to live with those people and make allowances for them.

One of the ladies phoned me at five o'clock and she asked me to flatten the mole hills because the cat was worried about it. But I think she was an unhappy child! (laughter) ... and then you stay unhappy right throughout life.

Living in a community, you're always going to get the awkward ones, the person who is quoting every letter of the law.

We've got a couple of those at our place – they ruin all the meetings. We use meetings as a place to relax, but we've got one or two people who [spoil this].

These participants also encountered irritating habits common to some people of their own age group. These are highlighted below:

You get a few chaps that talk about their achievements the whole time – and who they knew and what they did ... that can drive you mad!

He doesn't want to listen to stories about your children because he's trying to tell you about his.

You have to watch yourself because you can become an awful bore, to other people, even people who are roughly your own age. Of course a lot of them are just waiting to bore you back in return. You find a lot of people keep repeating their stories. A cat walks by and you say, "You know I once had a cat" and they say, "I also had a cat" and you get the same story over and over again!

5.3.2.7 Aging

A major problem related to aging, according to independent living participants (both married and single) is the fear or actual loss of autonomy and independence. This is reflected in the following quotes:

At this stage in one's life, if you are going to be told – what you should do. I hope that doesn't happen to me. That somebody decides for you, where you were within your full intellect and able to decide for other people. I mean many of us were in positions of authority - where we told others what to do, now all of a sudden people are telling us. I think that psychologically is a problem and so much more on a male side.

Even from a female side your independence is so important!

My biggest fear is that I'll lose my independence. That's my biggest fear!

Another aspect associated with the issue of independence is the loss of mobility. As one single participant, living in a retirement village stated: "Mobility, walking or car driving, is very necessary for independence and getting to meetings or outings or places of interest. It is a tremendous set back to have one's car removed". One woman whose husband eventually stopped driving after being involved in a series of accidents said: "I think that is one of the problems as you get older, that somewhere along the line, hopefully without accidents, you've got to draw the line and know when to say, "That's it!" That must be, for independent people, especially a man, extraordinarily difficult". An elderly male participant confessed, "My son made me sell my car – he said I was not getting enough exercise and boy, do I miss it now!"

Most participants mentioned the stress involved in the actual or feared decline in physical and mental health, both of which result in a loss of autonomy. Poor physical health has already been discussed (see section 5.3.2.5) so attention is now given to what participants had to say about mental decline. The following exchange illustrates what many participants experience and/or fear, namely memory loss and declines in cognitive functioning:

What bothers me most of all is my lack of memory. I have to say to my wife, "Dear, where did I leave that? Where did I put that?" She would come and say, "It is in so and so." And sometimes I get up to go and fetch something and think what the hell am I doing here?

I think, talking about stress or the thing that bothers you. I would say that the time when I am unable to think for myself, to do things for myself, it is not worth living. I mean, it is not for me to say, but if I had a choice, I wouldn't like to get old.

What I am saying, is not to being able to do things as you used to do. Like we had an old man in our street, who had no knowledge of where he was. He was in his pajamas walking to George and that to me is absolutely unacceptable.

The most traumatic aspect for widowed participants was the loss of their spouse, especially as it means losing the support, love and friendship of a lifelong companion. This is illustrated in the following quotes:

I think that was the worst time of my life – when I lost my husband ... after 47 years!

For me it was very very shattering when my wife died. You know my first thought was, "What happens now to me?" ... and you just go down, but you can't stay down.

I don't think I can be happy any more ... but I can be very contented. When you are a widow, you miss your companion. You make up with dogs and friends but it isn't the same ... but you are very contented.

My late brother used to say, talking about loneliness ... it is the breath next to you, that you miss.

Many participants, especially those living in retirement homes or villages, mentioned the challenge, at this advanced life stage, of having to cope with the death of many friends and peers. This confronts one with the prospect of one's own death. This is expressed as follows:

Another thing one has to come to terms with is the acceptance that life is finite and there's not much of it left and seeing your friends dropping dead around you ... and the older you get, the more this is happening to you and ... the bigger the retirement complex, the more of it you see!

Well, that is so – I just lost four friends in a row but ... life goes on – you must go sometime.

I don't think it will be difficult to die ... you don't want to linger on and on! [you mustn't suffer!]

You know everybody has got to die and you have to decide if you are going to fear death or not ... a lot of people are weak. I can understand that they fear death.

We have quite a few friends who say, "How can you possibly live there [in a retirement complex] when everybody is dying?" Well, everybody is dying anywhere.

Some participants expressed that advanced age can sometimes make one feel out of touch in today's world. Some of the ways in which this occurs was expressed as follows:

In the time we've been working all sorts of different things have happened. Like for instance the computer revolution ... We've all had to adapt to that! In fact we're still adapting to that!

I still get irritated when I see people ... not doing things correctly. But it's irritating to them too of course! You know having the old bloke around saying, "In my day ..."

Well I think rules and ideas in the home are totally different now. We grew up and we didn't have that ... you know our rules were very strict ... there was a pecking order and so on.

I stopped a long time ago, going to my Old Boys' re-unions because they're talking about their 20 year re-union and in my case it will be about my 72nd re-union. But it is a problem because sometimes one feels as if one's own [views] are totally different to the rest of the company and they don't want to know - they've never known - being younger.

Some participants felt that as people age, they become vulnerable, especially if they are dependent on others for financial, health or other reasons. As shown in the discussion on financial difficulties (see section 5.3.2.4) they could be vulnerable to unscrupulous people trying to make money at their expense. The following quotes illustrate different instances in which participants believed they could be vulnerable:

And when the doctor is keeping you alive, because it is good for him. Then the living will is very good.

Unfortunately [when old people become institutionalised] – there seems to be abuse and dishonesty involved in some of these.

5.3.2.8 Psychological difficulties

Feeling lonely and/or isolated was a difficulty mentioned by many single participants. This is expressed in the following quotes:

I found that when I first semi-retired, I found that I was being left out of everything. I wasn't being left out, but I felt as if I were.

I tell you, I think I would have felt dreadfully lonely. I don't think I would have coped if those two dirty little dogs weren't waiting for me.

It's quite hard to face the fact that you are alone ... you know, come six o'clock at night and everybody's in their houses – you're alone!

You get used to it ... to a certain extent ... but I know somebody near to us ... who is very lonely! I can have other interests, but to be lonely, you know, is quite bothersome to some!

Depression and/or suicide was a theme that arose or was alluded to in three of the four focus groups. However, it was not a problem experienced directly by the participants themselves, but rather by people with whom they related. One participant's husband was suffering from depression, another's husband had recently committed suicide, while another's father had made the same choice. Other participants mentioned people who had withdrawn or given up on life.

I had a friend who had spine trouble and who was in constant pain, after he retired ... he waited until his ... anniversary ... then he died. He said he was going to do it. So he decided to die.

He said, "I am no use to anybody because I've got to ask for anything that I want" and that was it ... he was just gone.

I've heard of people who don't get up in the day – just lie in bed!

I know this chap who was a very busy farmer and he gave his farm over to his three sons, he retired ... he started drinking and within six months he was dead! I think he felt useless and had no purpose in life.

One possible cause of stagnation, feelings of depression and giving up on life, could be feelings of uselessness. This is reflected in the preceding quote. Retirement could be a major cause of these feelings of uselessness and of rejection by a younger society. As one participant stated: "I would still love to have a job to go to – but at our age nobody wants you any longer." Another problem which some participants recognised in fellow retirees was negativity or feelings of hopelessness. This is illustrated in the following quotes:

Another factor ... there are very negative people in our retirement centres – I mean everything they talk about is a negative – the government is a negative, the children are a negative, the financial state of the country ... [this leader] is the biggest crook ... there is nothing positive!

The lady said to me, "Oh, I hate this place! I look across the way to the clinic and I think I must go in there one of these days!" She says, "I hate it!"

Many participants mentioned that some of their fellow retirees become 'stuck in the past' in an almost desperate attempt to hold onto a time when they enjoyed recognition, authority and status. This in turn seemed to interfere with their social relations as fellow retirees find this habit irritating. This problem is reflected in the following quotes:

Then you get those ... who want to tell you everything about every single bullet that went down and what a brave man he was ... he went and did this ... they are terrible bores!

You've still got to address him by the rank he had in the war!

In summary: (1) Challenges experienced, anticipated or feared by most participants included changes in housing and location, financial and health concerns. (2) Some participants, especially men and those with high work saliency, had experienced some difficulty in relinquishing the work role, replacing work activities with leisure and/or other activities and managing free time effectively. (3) Problems in the marriage relationships of some participants included coping with a dependent spouse, sharing the home and the housewife's challenge of adjusting to a husband at

home all day. (4) For most participants, family challenges meant having to contend with children living far away from them and each other, with many having children living abroad. Two participants had to contend with children who were financially dependent on them. (5) Challenges in social relationships with peers were experienced mainly by married participants, living in close proximity to other retirees in retirement homes and villages. (6) Most participants mentioned challenges related to aging. While widowed participants were faced with the loss of their spouses, most participants (and especially those living in retirement homes and villages) had to cope with the loss of friends and acquaintances, all participants were faced with actual or feared losses of independence and autonomy and their own death. A few participants felt that aging made one vulnerable and could leave one feeling out of touch in today's world. (7) Feelings of loneliness and isolation were experienced by many widowed participants. Some participants had related to retirees who were 'living in the past', in a desperate attempt to maintain self-esteem or to retirees who were negative and/or overcome with a sense of uselessness and/or hopelessness, resulting in depression or even suicide.

5.3.3 Ways of overcoming challenges and experiencing retirement fulfilment

The findings revealed that the main factors enhancing self-actualisation during retirement (see section 5.3.3.2 – 5.3.3.9) involved the successful handling of certain key life areas. While participants recommended specific ways of handling specific problems within these life areas, underlying general attitudes, beliefs and ways of behaving were mentioned repeatedly. The latter were regarded as essential for adjustment, continued growth, self-actualisation and retirement fulfilment. I therefore begin this section with a discussion on the recommendations which are applicable to all these areas and to retirement in general, before moving to a discussion of specific recommendations for achieving success in each key area.

5.3.3.1 General participant recommendations

Most participants repeatedly mentioned the importance of acceptance. This means accepting that some things have changed and are no longer as they were before. This is shown in these quotes:

I think you're starting a new chapter and you mustn't keep reading the old chapter. You've got to leave it at that – that's done! I miss terribly – a garden and trees, the sound of the sea, the freedom of being outside instead of inside. Now you've got to set

that aside – that's past – you can't harp back to the past! You have to now look forward - to a new future!

That's another key word – acceptance. Acceptance that you're not able to do the things physically or mentally that you could do before.

Accepting, for instance, when you can't drive anymore ... or shouldn't be driving anymore?

Closely linked to acceptance is the willingness to make adaptations or adjustments, which was mentioned by all participants. Participants had this to say:

Your attitude is very important. I think one very important thing, at an old age, is that you can adapt yourself ... and you should adapt to the circumstances around you.

You've really got to adapt your life ... I can't do the physical walking ... but then I get involved with people ... I am busy ... I manage with my adaptations. I manage to get around.

But it doesn't bother me because there are so many other things and I know – I am going to adjust to it. Just replace it with other things. But I envy them - that they are so healthy and can walk. On the other hand I do other things and it is amazing, I enjoy them, I still love it.

The importance of involvement was mentioned by all participants. Involvement and adaptation both involve conscious effort on the part of retirees. This is illustrated as follows:

I think that the main thing is just to be occupied and to keep an interest going. Be interested in as much as possible and get involved with things, get involved with your church, get involved with sports meetings, be involved with something and to keep your mind active. You mustn't vegetate.

You have to be involved in the community ... because the community is only as good as we make it, it is our community!

I wasn't being left out, but I felt as if I were – so I made sure that I got involved [where I could].

The importance of planning and preparation, not only prior to retirement, but also during retirement was stressed by most participants. This planning involved a periodic re-evaluation of needs, values and priorities and the setting of appropriate goals and effective plans of action to fulfil these goals. This long-term, short term and even daily planning motivated retirees, gave them a sense of direction and prevented stagnation. This is illustrated as follows:

I am trying to make plans so that if something goes wrong with me, [I can be taken care of] ... I wouldn't like to burden my children with that. It is something that you should plan for.

I always decide the night before what I am going to do the next day, so that I don't get up in the morning and I've got nothing to do ... so that I have something in mind to do the next day.

You must have goals in life – otherwise you just shrivel up and die!

One shouldn't stop growing when you are retired – mentally, physically, spiritually ... carry on with what [you were doing before] if that is your life interest, otherwise change completely – turn yourself around! I changed completely, I turned myself around. I didn't like myself.

The importance of faith in God was mentioned repeatedly by most participants. As one widowed participant, living in a retirement village, stated in a letter, "... and thinking afterwards I [remembered] how much they all talked about their Christianity. Here too my very kind and good neighbours are all very taken up with their churches, bible study, etc.". As shown in the quotes which follow, many participants found that their faith helped them to face death, find meaning in life, overcome challenges and live fulfilling lives.

I would like to know - if things are going wrong and you've got no faith and nothing to pray to or believe in, how do you hang on and what helps you through if things get bad and difficult? I think that is why we all have faith. It makes you feel happy, it gives you strength and when things really look dark and get difficult, you've got something – some faith and it sees you through, you can just about face anything. Otherwise everything in life will scare you.

If you haven't got faith then what have you got to live for?

Faith is very important to most people – there is a very strong element of faith, it may not apply to every particular person, but in general it does.

Whenever you're in doubt or wondering or lonely – just sit down and pray. It gives you all the "umph" you need!

The importance of attitude was stressed repeatedly by all participants. The attitude which was demonstrated by all the participants and which they felt should be recommended included maintaining a sense of humour and being positive, optimistic, appreciative, joyful, patient and open to others, new ideas and new experiences. This is partly illustrated in the following:

The people who are coming to your groups are more open-hearted and open-minded and make friends easier.

The main thing you've got to have is a sense of humour and try to get them to see the funny side.

Regard everyday as a bonus ... make the best of it ... enjoy everyday!

I walk around the graveyard ... then you think how fortunate you are! You've outlived them!

I think it is in your attitude towards life ... You can be miserable working, you can be miserable in retirement, you can be miserable with millions in the bank ... it depends on yourself.

But look what we all have in common here today, I think you chose well. We all have a zest for living! ... and optimism is another important thing. Be optimistic!

In the above findings participants revealed that, while acceptance of things beyond one's control is important, being proactive - setting new goals, planning and taking action is imperative for continued self-actualisation. Attention is now given to participant recommendations on how to achieve success in certain key areas, overcoming specific challenges and achieving continued self-actualisation.

5.3.3.2 Effective coping with the loss of the work role

Some participants coped with the loss of the work role by phasing their retirement in some way. One participant gradually cut down on work hours. He said, "I tapered off by working half-time [half-day] – for about five years". Some other participants continued to engage in activities related to previous work experience. As one participant pointed out, "You can also carry on with your profession in a reduced fashion – semi-retired". Some former teachers continued with part-time teaching and a former nurse with voluntary nursing. A former medical doctor stated:

In Afrikaans we say, "Jy tree af" – maar toe het ek nie [finaal] afgetree nie – in other words for the first few years I still did eye clinics at the hospital and so on [I retired in stages] ... and when that really began to interfere with my free time, I managed to get somebody else to do it ... but now I got involved with an AIDS hospice that we're establishing – that's getting well under way. Then also having been a missionary of course, I'm very much involved in the congregation. I'm responsible for the world missions – I keep correspondence with our missionaries, wherever they are – by e-mail and keep the congregation informed and so on ... that's kept me very busy!

An interesting factor which emerged was that a number of participants, who had undergone a complete lifestyle change directly after retirement, believed that it may have helped them to

adjust to the loss of the work role and provided the opportunity to spend the increased time with their spouses in a fulfilling way. Together with their spouses, three couples had gone farming (one on a smallholding), one ran a guest house and a few had gone on extensive travels. This is illustrated in the following quotes:

It was wonderful! We left a busy church – my husband was the minister and we moved onto the farm and farmed chickens and vegetables – it was bliss!

When I retired my wife and I were invited to go to Crescent Guest Lodge ... and got away 13 months later ... we were having a very happy, good time there ... she was the housekeeper and I was a sort of helper.

After retirement I went farming ... with cattle! I enjoyed that very much. It took me away from my previous occupation totally!

We left everything – all our friends and everything behind because we went on this caravan trip and that gave us a break – which was lovely!

Many participants stressed that the most important initial step in coping with the loss of the recognition, authority and status attached to the work role was the willingness to let go of previous titles, positions and achievements. This was eloquently expressed by one participant who stated: "I think it's a very very healthy thing to have to be what you *are* and not what you *were* – you mustn't ride on your past, you must live for the present as you are". After relinquishing a former life, many participants stressed the importance of replacing the void left by the loss of the work role by taking on new leadership roles, challenges and a variety of meaningful activities. Many participants mentioned assuming leadership roles in the church, community and different associations or clubs. They highlighted the importance of keeping busy and involved. They stated:

If you don't have a particular calling, you must go out, find those challenges and take them on.

My husband was a very big organiser in his career ... and he put a lot of that back into retirement. He organised so much for the people at River Retirement Centre – he really kept himself really busy and he sort of brought me into it as well.

I still have a responsibility at ... as a trustee ... there's lots of problems ... but it keeps one busy.

Now that tells me ... that I like bossing people around and I am very fortunate that I am still able to, only in my own sphere, because I've got people bossing me around too ... I like that feeling of ... I like the responsibility and I also like the challenge of doing

what I am doing at my age and knowing that I am doing something for the community which is constructive and contributory.

5.3.3.3 Effective time management

Participants recommended countless activities for those retirees, especially men, who found that they had too little to do. Many mentioned do-it yourself projects around the home, community and church involvement, hobbies and involvement in associations and clubs. Most felt that it was important to have enough to do. This is illustrated as follows:

I think that the main thing is just to be occupied and to keep an interest going. Be interested in as much as possible and get involved with things, get involved with your church, get involved with sports meetings, be involved with something.

Take up something like bricklaying ... make fences around your vegetable garden ... I've just done a whole bed with trellises ... I can't just sit there. I enjoy watching rugby and cricket.

While all participants stressed the importance of keeping busy and utilising the free time which retirement affords, some warned against becoming too busy. Having too little to do could be boring and demoralising, but many felt that managing time and maintaining a balance between time spent on different types of activities were essential. As one lady said, "I play bridge but not too much ... if you're not careful it can take all your time. I keep time for other activities like needlework and spending time with my grandchildren". Another participant who felt he had become too busy and organised said:

Sometimes, even in retirement, you need to get on top sometimes, to say, "Look I am doing too much!" Don't overload yourself, because I think very often with folks that are in retirement, they eventually get themselves so organised that they've lost that freedom which they gained in the first years.

5.3.3.4 Effective selection of location and housing

As shown earlier (see section 5.3.2.3), most participants accepted that changing location and/or housing usually occurred some time during retirement. Most participants stressed the importance of selecting a retirement friendly environment. Although some participants experienced adjustment difficulties initially, all regarded George (and the surrounding area) as retirement friendly. This is summed up in the following quotes:

I think that the city is not a place for elderly people unless you've lived there all your life, but even then I think that ... look you can't drive around the city anymore. I mean everybody is racing and chasing like mad, it isn't safe. George is a very friendly place for our age group, maybe because so many people come here to retire and I mean no matter how important you were or your job, if you come here ... you are retired and you are just nothing, they take you on face value and that I think is a wonderful thing about George. If you go to town, even if you don't drive so well, it doesn't matter. People have a lot a patience. If you see it is an elderly person, you go slowly and they go past – it doesn't annoy anybody like in a city for instance. So I think, from a retirement point of view, George is big enough. You've got doctors, you've got the hospitals, you are near the airport. I think that it must be about the best place to retire in South Africa and we are virtually quite safe. You can walk into any room and people have a friendly attitude towards elderly people or maybe [it's because] there are so many elderly people. I think you all would say the same? (Agreement from others)

I go out in the night. I wouldn't have gone out in Durban in the evening.

While many participants living in retirement villages or homes acknowledged the existence of challenges involved in such living arrangements, all regarded such places as retirement friendly.

The mentioned benefits of retirement complexes included the following:

But there's a lot of pros and cons to moving into a retirement complex but to me the best thing of all is becoming part of the community – a small community where everybody knows somebody.

Another thing that's nice about living in a retirement village is that you don't have those petty worries about looking after a pool, mowing the grass, repairs to your house ... you're secure, you don't have people knocking on your door begging and that.

You meet a lot of new friends when you go into a retirement village. I came from a place where it was very isolated ... whereas here ... immediately there are many friendly people.

There's a walk-way through – so everything is within walking distance – the banks, the doctors, the hospitals ... and you also have a shopping centre.

While most participants stressed the importance of choosing a location which provided all the necessary facilities and warned against living in remote, isolated locations, some suggested that retirees should remain in 'challenging' locations or housing arrangements until circumstances make it necessary or more beneficial for them to move. This is illustrated as follows:

But now on the other hand people staying in these [out of town places] have to go shopping – it forces them to go out for a day's outing – to do something! So it's not so wrong, to my mind ... you must still be able to drive ... I mean later on perhaps you

can't and you'll have to make another move – but even in George [you may need to move].

Now when the big house became too much for my wife – you know she couldn't cope with it – you know. We had the large house and the large garden ... so she's particularly happy in the retirement place – she has the servant once a week to attend to some of the activities and a gardener once every fortnight and she has a small garden – she enjoys that! She really enjoys needlework – and now she's got time for it! She's never had time for it!

Most participants stressed that it was important to prepare or plan ahead for any possible moves and to make these decisions timeously (before one was forced into them). As one participant explains: "Well, that is why we are sort of looking at going smaller [moving into a smaller home], while it is still a choice and not a necessity". One physically disabled participant, who has managed to live independently by adapting his home and car, had this to say:

I believe that long waiting list [for the retirement village] or not, your name should be on that list! I live for today but I am prepared! I've got [plans for when I can no longer manage] – like you've got a granny flat at your daughter, there is something prepared there for you. Otherwise if you don't have it prepared ... what happens when it happens?

Many participants mentioned that gradual housing changes facilitated adaptation. For example:

Yes, I think if you retire today and move to a retirement village tomorrow that would be an awful gap [too big a change]. I don't know about the rest of you but we did it in stages. We did something entirely different by going smallholding for four years, then we moved to a house with a big garden, then we moved to a town house with a small garden – now in the retirement home ... next stop under the earth.

Most participants stressed that, on moving to a new location, an effort must be made to become involved in the community in some way. This is shown as follows:

I came from East London and the only person I knew in George was my daughter and she is busy and I didn't want to be with her all the time and she didn't want to be with me all the time, so I joined the ARP&P and I joined the 1820's [group] so that I can get to know people of my own age. I became involved with a lot of things.

We went to three other provinces before we came down here – and in every case we joined the church first of all. That is our starting point. Always you'd have that support from the church.

We immediately were accepted in the church and in the community and we've never ever felt that we were left out ... so much so, that we in turn, on occasion have had a

sort of a garden party ... where we invite all the newcomers plus the oldies to come there so that they can meet each other.

5.3.3.5 Effective handling of finances

Most participants stressed the importance of adopting certain financial measures before and during retirement. Most participants stressed the need for financial planning long before retirement. As one participant stated, "I think before people start working, they should choose an occupation and employer that has a good pension fund. That you have to do very early in life". Some mentioned the importance of continuous financial planning and the need for the ongoing saving and investment of money. This is illustrated as follows:

I think that you have to be very aware that the cost of living is increasing all the time and you have to prepare for that.

I definitely feel that one should think regularly and try and put money or whatever one has saved up in life, to put it into some sort of account where you feel that your money will earn something. Even if you buy and sell.

The day that you retire and stop saving, you will be in trouble ... fairly soon.

If you haven't been used to saving money while you were working, I think those people find it very difficult when they retire, to realise that they still have to do it. I mean it is something you have to look at everyday and every year ... things get different so quickly nowadays.

Most participants stressed the importance of scaling down financially, which involved frugality or thriftiness and budgeting. Participant statements included the following:

You must prepared to scale down – and there are ways of scaling down. You can still have a very enjoyable and a very good lifestyle, without tremendous expense.

My husband and I enjoy travelling ... so a certain proportion of our budget every month goes towards that and we scale down on other things. We don't entertain, we don't eat out.

Frugality is absolutely a way life. I no longer go into a supermarket, take a trolley and just buy whatever I want. I now buy with discretion, I check the prices, I look at flyers, which I never used to look at ... and I see where the best prices are [cheapest]. You have got to be frugal when you are on pension otherwise you can squander it and then wonder where it is going to come from.

Fortunately when you are retired, your needs are not that big – you scale down ... but we all like to eat well and we don't like to think that because we are on pension we can't afford to have steak or going out for a nice meal so essentially ... you have to budget and budgeting is very very important, more important when you are retired than what it is when you are working, because when you are working you do have a lot of spare cash and you spend it and you don't bother where it is going ...frugality and budgeting go hand in hand.

One participant and one couple earned extra money through part-time work while others completed certain tasks themselves in order to save money. For example:

That's why I look after dogs, it gives me an income.

... carpentry as well, I did all the ceilings and windows ... cost me a fraction to build that house!

... your vegetable garden, which you've grown because the vegetable people charge too much.

5.3.3.6 Effective health management

All participants stressed that retirees should take definite steps to prevent physical and mental decline and maintain optimal health. In order to do this, most stressed the need for both mental and physical exercise, good nutrition and preventative medicine. Participants recommended:

Keep yourself fit! I go to [gym]. I do that [four to five times per week]. I also go hiking.

... and preventative medicines – take vitamins and so on ... keep your health at peak level!

I have a lot of fruit ... do my own cooking and [housework] ... keeps me busy and fit.

You mustn't stop growing. Mentally, physically, spiritually you've got to keep going. The physical is usually the discipline, but to keep going has to come from inside!

Some participant suggestions on ways to obtain mental stimulation or exercise included:

Join some of these clubs, you learn a lot from them ... and reading of course and crosswords.

My son has given me a computer, so that is also very interesting. I can e-mail now. I'm trying internet but I think I've got to go for classes. But that's going to be a great interest.

You can learn a lot from TV and playing games like scrabble which exercises your mind ... or bridge. You have to think.

Meeting new people, because you learn from everybody you meet. They stimulate you ... it occupies your mind afterwards ... gives you that nice warm feeling that you are still in this world.

One participant stressed the importance of regular medical check-ups. He had been diagnosed with prostate cancer and said, "If I hadn't had the regular examinations, it would have deteriorated and I would have had a radical operation and it would have been very traumatic!"

Those participants who had health problems stressed the importance of taking active steps to improve and/or adapt to these conditions. For example:

I'm down to 91 kilo's ... If you have an illness, stop talking about it and do something about it!

I have late-onset diabetes ... and with being on a sugarless diet and a lot of exercise I feel better than I did 10 years ago!

Keeping a positive attitude in illness is very important to your body – it alters your body chemistry!

One participant, who has a degenerative muscle disease and who lives independently, stressed the importance of attitude, keeping active and remaining independent for as long as possible. He has chosen to use a trolley (which forces him to walk) rather than an electric wheelchair and to live independently for as long as possible. He believes that by remaining as physically active as possible, being involved in reaching out to others (he does hospital visitation) and by having faith and a positive attitude he has kept the illness at bay. He said, "I was told that by the age of 50 I'd be in a wheelchair ... I went to gyms and I trained ... determination and attitude kept me going and I'm now 66 and I am not in a wheelchair yet!"

5.3.3.7 Meaningful social involvement and support

The married participants were much more expressive than the single participants. Consequently, focus group interviews with married participants were of longer duration than those of single participants. This could be indicative that married participants habitually engage in more social interaction than single participants. All participants stressed the importance of involvement in

meaningful social relationships – which means not only reaching out in friendship or giving support to others, but also receiving support and friendship from others. This will become clear in the following discussion on the different kinds of relationships.

- *The marriage relationship*

Most participant recommendations on enriching, preventing and/or overcoming difficulties in the marriage relationship involved lifestyle adjustment, compromise and consideration for each other.

For example:

You have to suddenly share your home, all day with somebody I think that is a challenge you meet head on. It is different and you've got to adjust. You adjust your lifestyle accordingly.

...many compromises – I mean my wife likes to watch tennis, I like to watch it as well but I like to only see the end of the thing. Then I've got some very nice CD's and I can't listen to them while she's looking at tennis – so I've got a gadget that you can listen to CD's... there's no friction.

In my house, being married for the second time, my taste isn't completely the same ... we have two TV's and we have two telephones because I phone my children more often than she does hers – because she's only got three ... [I have seven].

It became clear, as illustrated by the above quote, that each couple has to find their own unique way of handling their particular marriage. Second marriages, marriages in which the one spouse is dependent on the other and marriages where the wife has never worked outside of the home may present different challenges and as such may require different approaches. As one gentleman said, on hearing how one couple handled certain issues in their marriage, "It doesn't work for everybody, but it works well for you".

One male participant, who has been married for 57 years, wrote down 10 rules which have assisted him and his wife in their marriage since retirement. While some of these reflect specific ways they have adopted to handle practical issues, such as finances and household management, the rest concurred with recommendations of other participants and are generally applicable to retirement marriages. Once again these recommendations show the importance of consideration and compromise and include:

a sense of humour – laugh together;
give and take;
tolerance and politeness to each other;
no view to be expressed until looked at from the other side.

Most participants discovered that the marriage roles in retirement were less clearly defined (see section 5.3.1.3) and believed that there should be a working together or sharing of household chores or duties. This is shown in the following quotes:

Share household chores – the man particularly must seek out ways to lighten the wife's work.

There are no cut out boundaries for various jobs or households chores or whatever you want to call it. You do it together and I think I want to agree with you ... that fellowship and the feeling between the husband and wife becomes fantastic! It is a bonding one cannot describe. I have been married for 44 years.

- *Family relationships*

Many participants stressed the importance of maintaining meaningful relationships with their children and grandchildren. Participants stressed that these relationships should involve giving and receiving of love and support. This is illustrated in the following quotes:

We've found that our children here are quite a blessing, they are actually keeping us a lot younger. Our family keeps us busy. I don't have a weekend free for myself, which is very nice. So that is great thing if you have children that can do that and grandchildren are also a blessing.

We've got a big family – we've got very little money ... every month our children help us out.

My life was full because my daughter had triplets. So once I had given up work we went everyday to help her with the children.

I think that is important that I see my grandchildren, I listen to them ... I'm very close to them.

My grandchildren teach me quite a lot. They've taught me how to use the computer, well I only send e-mails but I wouldn't have known if they didn't show me.

A few participants warned that one should not become too dependent and reliant on one's family. They said:

My daughter was very good, she guided me and showed me around, but one thing she said to me, "Mom you must live your own life!" ... which I did. I tried my best to get out and get to know people – and the bridge club was a big help.

Many participants had family who lived far away and they stressed the importance of maintaining strong family relationships over distance. They stated:

[It's a challenge] to continue to be very close to children and not lose that family love ... I feel very blessed that they still contact me ... it doesn't happen to a lot of people after retirement.

E-mail is wonderful ... and trips overseas ... to see my family.

They always talk to me on the phone.

My wife sent jerseys [to two of our grandchildren and they loved them]. This is something which comes back to us and we feel at least we are not just sitting here like eggs.

- *Relationships with peers*

The importance of having meaningful relationships with friends was stressed by all participants and particularly by single and widowed participants. Those living in retirement homes and villages highlighted the support found in these communities. For example:

The best thing of all [about a retirement complex] is becoming part of the community – a small community where everybody knows everyone else.

It's a big happy family ... we don't all think alike, but we respect each other's viewpoints ... we are always there for each other. When in trouble, there's always someone to help you.

Participants stressed the importance of making new friends as well as maintaining longstanding friendships. They mentioned the importance of shared memories with old friends. They stressed that while many old friends no longer lived close by, new friends could stimulate interest and could mean the opportunity to provide mutual support. Participants had this to say:

You must keep your old friends ... friends I've had for 40 years, but we correspond now, they live in another town, but we keep in touch.

It is important to keep up friendships with people of your own age – you will find there are a lot of things you can't discuss with your children because they don't know

anything about it. Yet if you have kept friendships with people of your own age, then memories are very important!

Many children don't know the first thing about the last war – now with old people you can discuss what happened ... the food shortages or ... you have more of a universal kind of memory.

But isn't it nice being older, being retired – all the people you meet have such interesting backgrounds. They've all done something different.

Meeting new people [is good] because you learn from everyone you meet ... and it gives you that nice warm feeling that you are still in this world.

The married participants living in retirement complexes stressed the importance of social skills, especially in these complexes. They said:

We are very careful, in the retirement village, not to join the gossip groups.

I think you've got to be a good listener!

I think communication is a [very important] factor in life – being able to communicate!

You have to watch yourself because you can become an awful bore ... you find a lot of people who keep repeating their stories.

- *Involvement in the wider community*

All participants stressed the importance of community involvement and all of them were involved in some way. This is illustrated as follows:

Yes, you have to be involved in the community! Yes, because the community is only as good as we make it, it is our community!

... met together in a house and we moved from there ... bought a plot, built a church and I'm known as the granddaddy of that church.

In my complex, they had a big area which they were [not using], so I started the garden.

I do hospital visiting once a week.

We are all volunteers in the gardens. The herbarium is also all volunteers ... the tours in the garden – that is also volunteers ... and the work in the ARP&P and the church – all volunteers!

5.3.3.8 Aging successfully

- *Maintaining some form of autonomy or independence*

All participants stressed the importance of maintaining some form of autonomy or independence even in advanced age. In order to do this many mentioned the importance of doing things for themselves and living independently for as long as possible. For example:

It is helpful too, not to leave your house and go into an old age home where all the people are old ... and you know, rather just try and live in your own house and you get much more stimulation.

You've got to do your own cooking, clean your house.

I've got a four-roomed house and I do my own cooking and I do my own showering, I do everything myself. It might take me an hour, but I've done it, I've achieved something and it keeps me going. That's the main thing – you must be able to keep yourself going.

Some participants mentioned how independence could be maintained through partial dependence on others or interdependence. This is illustrated as follows:

I've got a lot of people I can rely on and my whole independence relies on other people ... if I fall in my house, all I do is talk on my cellphone ... and they are around straight away. If you organise yourself well, although you are depending on people, you are still independent.

But I have a neighbour and whether it is raining or not – she takes my dog for a walk twice a day!

I didn't want to stay [in my daughter's granny flat]. I wanted to be independent and we live in a complex ... We help each other which is a great help.

Many participants stressed the importance of mobility in maintaining independence. Many felt that being able to walk and drive oneself was necessary for independence. Others pointed out, as in the previous point, that sometimes acceptance of help from others can keep one mobile and help one to maintain a certain amount of autonomy or independence. For example, one participant stated, "Not being able to drive would be a great handicap ... you can do all sorts of things when you can drive". Another replied, "But on the other hand, one could just get a taxi!"

Other comments included:

I have to rely on people ... I don't drive at night ... I'm fortunate I've got people I can rely on.

My daughter comes once a week and we go and do our shopping. Do my shopping.

But there is now a facility – you can order things and they'll deliver.

Many participants warned that while 'stretching oneself' to do things for oneself and striving to remain independent can help one maintain autonomy, it is imperative to plan for, recognise and accept when one has to live more dependently or stop driving. They stated:

And when you can't manage on your own, then that is the time to move.

I live for today but I am prepared. I've got, like you've got a granny flat, something prepared.

My mom went to a retirement centre when she was about 85 ... she didn't want to go there ... she couldn't understand ... somebody had to look after her ... my sister was already old herself ... how can she look after my mom? Help her out of the bath?

I think that is one of the problems as you get older, that somewhere along the line, hopefully without accidents, you've got to draw the line and say, "That's it!" [stop driving]

- *Coping with the loss of people*

According to most participants, coping with the loss of one's friends or one's spouse is an inescapable aspect of aging. Most mentioned the importance of an attitude of acceptance, while a few offered some practical ways of coping, such as re-marriage or holding onto memories. This is illustrated as follows:

Well I think most of us, reaching this sort of age, have lost somebody close to them and we have come to terms with it – we've accepted it. I lost my first husband when I was very young and that makes you re-think your priorities and we come to terms with these things.

I just lost four friends in a row ... again your attitude, life goes on – you must go some time.

You accept it as part of life.

In retrospect, your memories are always the nice memories. One forgets the bad things in life! I think that is such a boon in one's life! My wife died of cancer and I've forgotten that more or less. I can only remember the happy days with her!

We are very happily married the second time ... if you're happily married the first time, you can't take being on your own – you want to get married again as soon as possible!

- *Facing one's own death*

Coping with real or feared physical and mental decline and ultimately death is another aspect of aging which was mentioned by most participants (see section 5.3.2.6). Participant ways of maintaining physical and mental health have been discussed (see section 5.3.3.6). Their ways of coping with the prospect of limited time and death are now discussed. Many mentioned life review and the importance of an attitude of acceptance of the life one has lived (which is similar to ego-integrity – see section 3.2.3). Participant statements included:

You must be quite happy that you are who you are! It is no use, especially at the end of your life, wishing you were somebody else or something different.

I think you need to be happy with your lot. A lot of people look back on their life and they say they should have done this and they should have done that!

Participants mentioned that 'living in the present' can help one to accept the inevitability of death as well as to continue to live optimally until it occurs. One participant read an extract aloud. It ended as follows, "Yesterday is history, tomorrow is a mystery, today is a gift – that's why we call it the present". Other relevant quotes included:

I don't think we should worry about it – it is going to come to all of us! It can be today, it can be in 10 years time ... and if Joe Soap goes in the mean time, he's number has come up so why worry about it?

We must live for today and that's what it is. I mean if you look, if I look eight months ahead, I could be looking at being paralysed, but I might not be. So why must I worry about that? So I might as well live for today, today is the last day of my life and it is a lekker [good] day!

Many participants mentioned that faith helped them face their own death. For example:

I haven't got a fear of dying ... you have to have your belief in God!

You can't kill life so you're not afraid of dying ... because you know it is not the end you're going somewhere else.

The most important thing about being retired is to have a sustaining philosophy ... built up over the past years ... which faces death and bereavement.

- *Remaining involved and in touch with today's world*

Many participants mentioned that to age successfully, means 'still being with it', involved and in touch with one's environment and the world around one. Many mentioned keeping up with technological advances such as the information revolution. They also had this to say:

I found reading ... and keeping in touch with the outside world – you have to do that ... you can't just withdraw into yourself – you have to be part of the world.

I think the Germans have such a wonderful saying [which translates] – it doesn't matter how old you get, you've always time to learn! It rhymes in German!

I keep active with everything that goes on. I read the newspaper, listen to the news, all the news overseas etcetera etcetera – it keeps one active and invigorates the mind to keep more active.

5.3.3.9 Maintaining psychological health

Participants seem to have maintained psychological health by achieving success in all the areas mentioned above (see section 5.3.3.1 - 5.3.3.6). As can be seen most participants repeatedly mentioned the importance of strong faith, an overall positive attitude to life, the need to constantly adjust to changing circumstances and the need to maintain meaningful relationships and activities. This helps them to overcome psychological difficulties inherent in this life stage (see section 5.3.3.1), gives them purpose and fosters a positive self-concept and self-actualisation.

Most participants recommended pet ownership as having psychological or therapeutic value. Owning a pet combats loneliness and provides companionship and physical affection. For example:

I think it is wonderful therapy to have a pet. I think every elderly person should have a pet.

It is so nice when you sit down and before you can get settled, there's a dog on your lap!

It also places responsibility on you ... and caring both ways, because they care for you!

I was actually speaking to someone the other day who said that her medical aid ... actually pays the vet bills for a pet because they find that it is healthy for the elderly to have pets.

I think also psychologically it is because of the affection that one gets now. Basically when you are old you haven't got, if you haven't got your children or grandchildren living with you and them fondling you and touching you ... and now you get that touch and the affection that comes back – which we all need – from the very youngest to the oldest. As a retired person or an older person, I think you require that.

Some participants stressed that even late in life one can use the remaining time to improve certain aspects of oneself and continue to grow and develop. One participant stated, "One shouldn't stop growing when you are retired – mentally, physically, spiritually ... carry on with what [you were doing before] if that is your life interest, otherwise change completely – turn yourself around! I changed completely, I turned myself around. I didn't like myself".

All of the participants mentioned that they found the focus groups enjoyable and beneficial, which highlights the therapeutic value of group sessions where one has the opportunity to communicate shared interests and issues. One participant stated:

As a recommendation, I would think discussions like these would be helpful for people. I mean I have learnt a lot today! I've really enjoyed it and I do go ... with a little bit different attitude back to Glen Gardens than when I came this morning. Listening to other people [is helpful].

One participant mentioned that he found it beneficial that people in the focus groups did not know each other well. He stated, "The big advantage is that we're virtually all strangers so we're quite relaxed [and able to express true feelings about difficult issues freely]". Another participant mentioned that the focus groups provided an opportunity for life review. She stated, "It has been very interesting ... you really live your life again".

In summary, participants recommended that in order to enjoy a fulfilling retirement, retirees should strive to realise the following: (1) the successful release of the work role (which also involves replacing work with other meaningful activities); (2) the effective management of time; (3) the effective selection of and adjustment to location and housing; (4) the effective management of finances; (5) the effective maintenance of physical and mental health; (6) the making of new and maintenance of established, meaningful social relationships; (7) successful aging; and (8) the maintenance of psychological health or well-being. In order to do this, retirees

would have to draw on personal resources (such as positive beliefs and attitudes, social skills, finances and physical and mental health) and social resources (such as associations, social support, information technology, retirement homes). To overcome problems in any of these areas, retirees would need to accept what is beyond their control, re-evaluate the situation, set new goals, determine a plan of action and execute this plan. This process would need to occur repeatedly at different times and with different problem areas.

5.4 SUMMARY

This chapter contains the findings of the empirical investigation. It commenced with a description of the focus group composition and then proceeded with a report of results which included findings from the focus groups, the pilot study and the field notes. The findings include what participants have found satisfying about retirement; challenges they have experienced and their recommendations concerning ways of overcoming difficulties and of self-actualising during retirement. In the next chapter the conclusions, recommendations and limitations of this study will be provided.

6.1 INTRODUCTION

This chapter provides the conclusions, recommendations and limitations of this research. The conclusions serve as an attempt to answer the main research question, namely, *How can the self-actualisation of retired people be enhanced?* The recommendations serve as an attempt to realise the specific aim of this research, which is *to develop guidelines for a psycho-educational programme to enhance self-actualisation of retired people*. The recommendations also include recommendations for further research. The limitations reflect the shortcomings of this study.

6.2 CONCLUSIONS

Conclusions from the literature study as well as the empirical investigation are provided. Both identified significant patterns. The achievement of self-actualisation during retirement was influenced by three main variables: (a) the retirement changes or challenges experienced; (b) the degree of adjustment to these changes and challenges; and (c) the attainment of success in certain key life areas. The degree of adjustment and success in the key life areas was, in turn, influenced by various other variables. The conclusions from the literature review and empirical investigation, regarding these variables and the way in which they interact to achieve self-actualisation, now follow.

6.2.1 Changes and challenges characteristic of retirement

The research revealed that retirement is characterised by many changes and challenges.

6.2.1.1 Changes and challenges in key life areas

- *The loss of the work role*

The research identified the loss of the work role with associated increases in unstructured time and losses in income, authority, status, activities and social interaction (see 2.5.1 and 5.3.2.1).

- *Changes and challenges in social interaction*

- *The marriage relationship:* Although minor marital adjustment difficulties were identified in both the literature review and empirical investigation, neither indicated a strong negative impact on the quality of marriage relationships (see sections 2.5.2.2 and 5.3.2.5). In fact both revealed certain positive influences on the marriage relationship (see sections 2.5.2.2 and 5.3.1.3). The empirical investigation revealed that more major adjustments were required in cases where one spouse was dependent on the other (see section 5.3.2.5).
- *Family relationships:* Changes in family relationships and adjustment difficulties, according to the literature study, were mainly indicated in four-generation families where family members were dependent on each other in many ways (see section 2.5.2). In the empirical research, few such difficulties were experienced as none of the participants were living with family members (other than their spouse). In fact the main difficulty identified in the empirical investigation was coping with the fact that children and grandchildren lived far away, frequently in different parts of the world (see section 5.3.2.5).
- *Other social interaction:* Changes in peer relationships and wider social involvement, found in the literature and mentioned by participants, included the loss of interaction with work colleagues and the difficulties involved in forming new social networks (see sections 2.5.2.3 and 5.3.2.5). The empirical investigation indicated that problems in social interaction with peers appeared to be more common in retirement complexes, where retirees lived in close proximity to people who sometimes exhibited certain common, irritating habits (see section 5.3.2.5). The research indicated that the amount and nature of social interaction and support, as well as the kinds of challenges experienced, were influenced by marital status and whether or not retirees were living independently (see sections 2.5.2, 2.6.5, 5.3.2.6 and 5.3.3.7).

- *Health changes or difficulties*

As the literature study indicated, retirement does not cause a deterioration in physical and mental health (see section 2.5.5). The empirical investigation indicated, however, that health problems required major adaptations and often resulted in retirees becoming less mobile and more dependent (see section 5.3.2.5).

- *Financial changes and difficulties*

The literature and empirical investigation revealed a loss of or decrease in income, inadequate financial reserves, being financially dependent on family or vice versa and a drop in living

standards (see sections 2.5.3 and 5.3.2.4). The empirical investigation indicated that sometimes this situation is further complicated by forced early retirement and unwise financial decisions (see section 5.3.2.4).

- *Changes and challenges in location or housing*

Changes in location or housing usually occurred at some time after retirement and associated challenges included the move itself, losing and having to re-establish social networks and support, finding locations with adequate facilities and adapting to new, sometimes less appealing environments (see sections 2.5.4 and 5.3.2.3). The empirical investigation highlighted difficulties inherent in living in retirement complexes as well as the difficulties experienced in gaining access into such places (see section 5.3.2.3).

- *Changes in the use of time*

Retirement means adjusting to vast increases in the amount of unstructured time and failure to fill this time effectively causes feelings of purposelessness (see sections 2.5.6 and 5.3.2.2). On the other hand, the empirical investigation indicated that many participants became too busy, relinquishing all their free time (see section 5.3.2.2).

- *Changes associated with aging*

Retirement occurs at advanced age and the challenges of aging, highlighted by both literature and the findings of the empirical investigation, included physical and mental changes (including a decline in mental and physical health), personal and social losses (including the death of one's spouse or friends) and facing one's own death (see sections 2.5.7 and 5.3.2.6). The literature study also identified the influence of social perceptions and indicated certain psycho-social changes including changes in personality, self-perception and the self-concept (see section 2.5.7.4). The empirical investigation highlighted the difficulties of increased dependence, vulnerability and feelings of estrangement from the modern world – associated with aging (see section 5.3.2.6).

- *Psychological changes and challenges*

Depression and even suicide were difficulties identified (see sections 2.5.7.3 and 5.3.2.7). Other psychological changes identified in the literature study were mentioned in the previous point. The empirical investigation also identified difficulties such as negativity, flagging self-esteem and feelings of loneliness, isolation and hopelessness (see section 5.3.2.7).

6.2.1.2 The evolving nature of retirement

Retirement itself, is a constantly evolving phenomenon. The *literature study* (see section 2.2) revealed these contemporary trends:

- Increased longevity, the aging of the population, the increase in the number of women working and retiring and changes in the definitions of work and leisure all contribute to the nature of retirement as a constantly evolving phenomenon.
- Generally retirement lasts much longer and there is a move towards more flexible retirements. Periods of leisure and learning are interspersed with work periods and with retirement involving several different retirement states.

In selecting participants for the focus groups during the *empirical investigation*, I discovered that there were relatively few married women who had worked after they had children. This contrasts sharply with the modern trend of women returning to work after starting a family. Also identified in the empirical study was longevity, a longer retirement period (see section 5.2) and different states of retirement, with many retirees continuing with some form of work after retirement (see sections 5.3.3.2 and 5.3.3.5) sometimes to provide income to fund extended retirements (see section 5.3.2.4).

6.2.1.3 Retirement as a process

The literature study revealed that retirement is a process, with different benefits, tasks and challenges emerging at different stages and retirees have constantly to make adaptations (see section 2.4). This idea of a retirement process can be identified throughout the findings of the empirical investigation, with participants revealing 'honeymoon stages' and stages of relaxation or rest, where the focus is on enjoying the satisfying aspects of retirement (see section 5.3.1); phases of establishing routine (see section 5.3.2.2); phases of disenchantment (see section 5.3.2.6 and 5.3.2.7); phases of re-orientation (see section 5.3.3.1); and the evidence of a gradual termination of the retirement role as dependence increases (see section 5.3.2.6).

6.2.2 Factors influencing retirement adjustment

Retirement adjustment is affected by the following factors.

6.2.2.1 Circumstantial factors

Both literature and the empirical investigation revealed that retirement adjustment is facilitated by certain circumstantial factors. These are as follows:

- entering retirement voluntarily at the expected time (see sections 2.6.1.1, 2.6.1.2 and 5.3.2.4);
- adequate planning prior to retirement (see sections 2.6.2 and 5.3.3.1);
- good health and adequate financial resources (see sections 2.6.3, 2.6.4, 5.3.2.5, and 5.3.3.5);
- adequate social support (see sections 2.6.5 and 5.3.3.7);
- gender – women appeared to adjust more quickly and easily to the loss of the work role, substituting work with other meaningful activities (see sections 2.6.6 and 5.3.2.2); and
- an identity not strongly tied up with the work role (see sections 2.6.7, 5.3.2.1 and 5.3.3.2).

In addition, the literature study indicated that certain personality types and adjustment styles enhanced adjustment while others impeded it (see sections 2.6.8.1 and 2.6.9). The empirical investigation revealed that the *satisfying aspects of the retirement experience*, which were mainly associated with the freedom afforded by retirement, facilitated adjustment and self-actualisation. Retirement provided the freedom from time constraints and work-related stresses and responsibilities, the freedom of choice regarding how to spend time and energy and the freedom to invest time in personally meaningful relationships. This provided opportunities for new interests, goals and involvements, continued growth and self-actualisation.

6.2.2.2 Retirement responses

The literature study dealt with a number of theories on retirement adjustment (see section 2.3). These revealed that retirement adjustment is influenced by the way society and individual retirees respond to retirement. Based on these theories, the following responses to retirement which promote adjustment can be identified:

- maintaining productivity and social interaction (see section 2.3.1);
- a certain degree of withdrawal from society (making way for the younger generation), letting go of certain responsibilities and allowing time for rest and relaxation (see section 2.3.2);
- attempting to replace the work role with other fulfilling roles (see section 2.3.3);
- maintaining a degree of continuity between pre-retirement and post-retirement lifestyle patterns, priorities and activities (see section 2.3.4);

- dealing with any major changes and averting a crisis (see section 2.3.5);
- understanding the individualised nature of retirement and discovering ways to adjust to unique pathways to and experiences of retirement (see section 2.3.6);
- striving towards integration and independence/inter-dependence rather than separation from and dependence on society (see section 2.3.7);
- recognising that personal priorities and goals require frequent re-evaluation, adaptation and reformulation (see section 2.3.8);
- utilising social structures and networks which serve as supports and avoiding those which act as constraints (see section 2.3.9); and
- ensuring that the status, dignity and value of elderly, retired people is recognised and maintained (see section 2.3.10).

Throughout the report on the empirical investigation (see chapter 5), and particularly in the section providing participant recommendations (see section 5.3.3), the above responses were shown to enhance retirement adjustment and self-actualisation.

6.2.3 General self-actualising modes of behaviour applicable to retirement

Both the literature study and the empirical investigation (see section 5.3.3) indicated certain general ways of behaving which promote self-actualisation. These were:

- maintaining healthy self-awareness (including strengths, weaknesses, needs, values, preferences and priorities) and choosing and changing goals accordingly (see section 3.2.1);
- openness to new experiences and new challenges, seeking opportunities for growth (see section 3.2.2);
- successfully handling developmental tasks of this life stage, reviewing one's life, accomplishing tasks not accomplished in previous life stages and making sense of one's life (see section 3.2.3);
- remaining free from domination by others, continuing to do things for oneself where possible and maintaining autonomy through inter-dependence (see section 3.2.4);
- remaining aware of oneself, others and one's environment – using this knowledge to accept and adapt to changes and set realistic, challenging and flexible goals and plans (see section 3.2.5);

- using both assimilative and accommodative strategies of adaptation to gain a sense of control over the environment (see section 3.2.6);
- looking for opportunities to contribute to one's life world and give meaning to one's life (see section 3.2.7, 3.3.1 and 3.3.2); and
- adopting attitudes which motivate one to behave in the above ways, that is, positive, proactive, optimistic attitudes (see sections 3.2.8).

6.2.4 The role of personal and social resources

The availability of personal and social resources enhances self actualisation.

Both the literature study and the empirical investigation repeatedly indicated the importance of certain *personal resources* for adjustment and self-actualisation. These included:

- *personal attitudes* such as acceptance, gratitude, joyfulness, optimism, cheerfulness and appreciation (see sections 3.2.8 and 5.3.3.1);
- *a sense of humour* (see sections 3.2.8 and 5.3.3.1);
- *social skills*, that is, communication and inter-personal effectiveness skills (see sections 3.3.2 and 5.3.3.7);
- *good health and adequate financial resources* (see sections 2.6.3, 2.6.4, 5.3.2.5 and 5.3.3.5);
- *life skills*, such as coping skills, adaptability and skills to keep one meaningfully engaged (see sections 3.2, 3.3 and 5.3.3).

Another personal resource mentioned in the literature study (see section 3.3.5.2) and stressed in the empirical investigation was *faith* in God (see sections 5.3.3.1 and 5.3.3.8). The literature study also indicated that certain personality types and adjustment styles enhanced adjustment and self-actualisation (see sections 2.6.8 and 2.6.9).

The following important *social resources* were identified in the literature and the empirical investigation:

- employment opportunities (see sections 3.4.1, 5.3.3.2 and 5.3.3.7);
- volunteering opportunities (see sections 3.4.2 and 5.3.3.7);
- educational opportunities (see sections 3.4.3 and 5.3.3.6);
- organisations offering benefits and services to retirees (see sections 3.4.4 and 5.3.3.7);

- clubs and associations offering recreational opportunities (see sections 3.4.4 and 5.3.3.6);
- retirement friendly environments (see sections 3.4 and 5.3.3.4);
- retirement complexes (see sections 3.3.4 and 5.3.3.4);
- social support networks (see sections 2.3.3, 2.6.5, 3.3.2 and 5.3.3.7); and
- health care services (see sections 3.3.5.2 and 5.3.3.4).

6.2.5 An effective process for overcoming problems

Whilst conducting the empirical investigation, I became aware that retirees repeatedly used the *same process to meet changes, overcome difficulties and continue to self-actualise* in different life areas (see sections 5.3.2 and 5.3.3 – especially 5.3.3.1). On reflection, the literature study also revealed this same process (see sections 2.3, 3.3.1, 3.2.6 and 3.3). A similar process is also advocated in some retirement programmes (see section 3.5.4.2).

The identified process follows:

To overcome changes or problems in any of these areas, retirees need to a) accept what is beyond their control; b) re-evaluate the situation; c) set new goals; d) determine a plan of action; and e) execute this plan. This process needs to occur repeatedly at different times and in different problem areas (see figure 6.1).

6.2.6 Specific strategies to achieve success in key life areas

Specific ways of overcoming problems and achieving success in the key life areas, which were identified from the research, now follow.

- *The successful release and replacement of the work role*

The research indicated the need to ‘let go’ of the work role if further employment was not an option and of the need to replace it with other meaningful activities and roles (see sections 2.5.1, 2.6.7, 3.3.1 and 5.3.3.2). Further strategies identified in the empirical investigation included phasing retirement, engaging in activities related to previous work experience and taking on new leadership roles and challenges. A salient finding was that a complete lifestyle change after retirement appeared to enhance adjustment and self-actualisation (see 5.3.3.2).

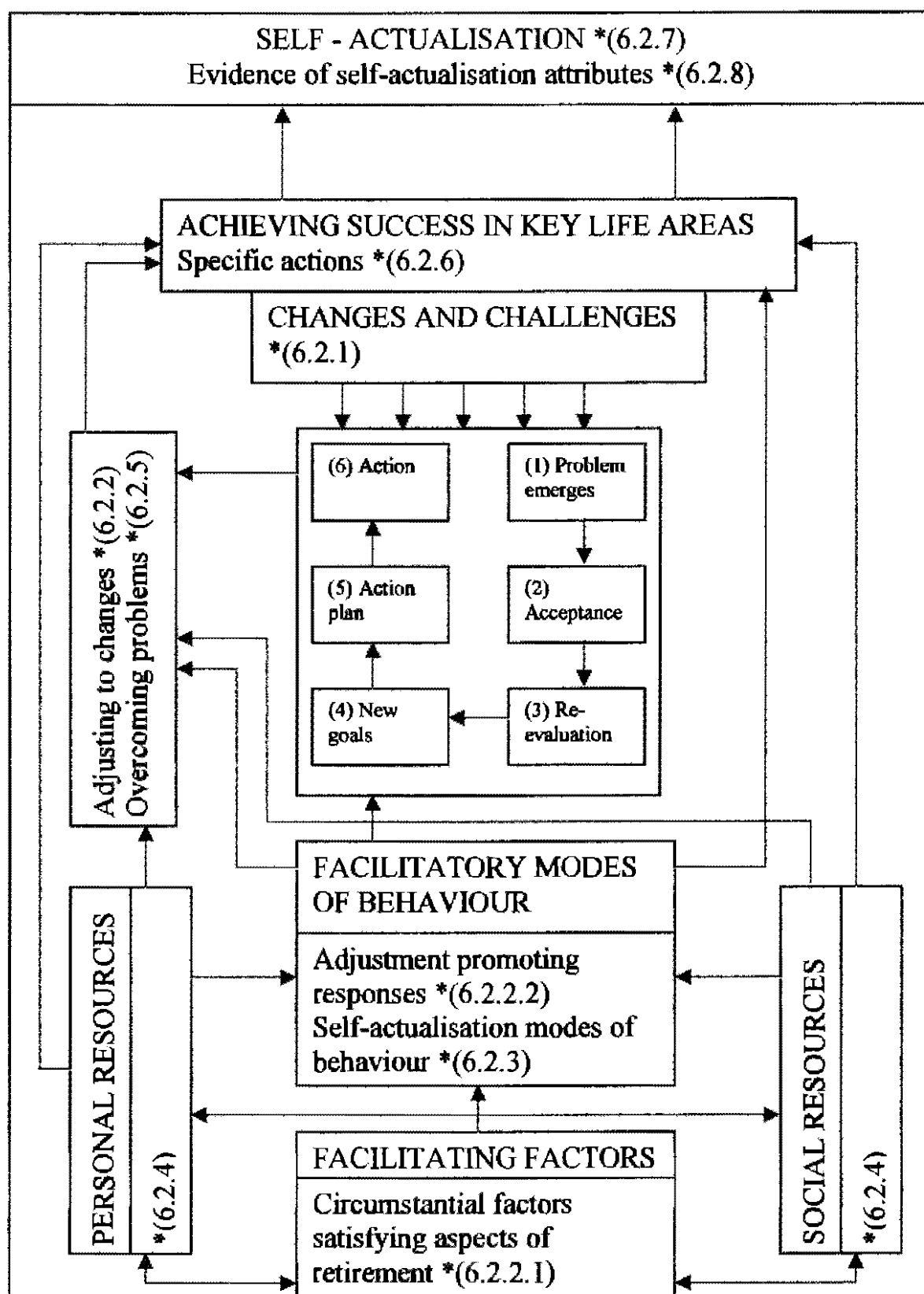


Figure 6.1 Enhancing self-actualisation during retirement (* reference to section in text)

- *The effective management of time*

The empirical investigation identified the importance of keeping busy, taking on different types of activities in balanced amounts, without relinquishing all available free time (see section 5.3.2.2 and 5.3.3.3). The literature study advocated employment, volunteering, leisure activities and educational pursuits as options worthy of filling the increased amounts of free time, stressing the importance of effective planning (see section 3.3.1).

- *Effective housing and location solutions*

The research stressed the importance of choosing locations carefully, ensuring that they have all the necessary amenities; making gradual, incremental changes in housing if and when necessary; staying in physically challenging environments for as long as possible, utilising community support (inter-dependence) to continue living independently; and using the opportunity in some retirement complexes of 'aging in place' and moving gradually from independent living to dependent living (see sections 3.3.4 and 5.3.3.4). The empirical investigation stressed the importance of planning ahead, of making housing decisions timeously and of making an effort (through community involvement) to become established in new communities. It also identified the existence of a retirement friendly environment which can enhance adjustment and self-actualisation, highlighting the benefits of different housing options (see section 5.3.3.4).

- *The effective handling of finances*

The research stressed the importance of financial planning, obtaining sound financial advice, discovery ways of increasing income and budgeting (see sections 3.3.3 and 5.3.3.5). In addition, the empirical investigation identified the importance of continued saving, scaling down, tackling certain tasks oneself (in order to cut down on expenses) and frugality or thriftiness (see section 5.3.3.5).

- *Effective health management*

The research stressed the importance of physical and mental exercise, good nutrition, preventative medicine, regular medical check-ups and the effective management of any illnesses (eg. late-onset diabetes). The empirical investigation also identified the importance of healthy attitudes and of 'stretching oneself' to continue doing physical and mental activities even in advanced age and in the presence of certain disabilities (see section 5.3.3.6).

- *Meaningful social involvement and support*

The amount and nature of interaction, as well as the kinds of challenges experienced, were influenced by marital status and whether or not retirees were living independently or in

retirement complexes (see sections 2.5.2, 2.6.5, 5.3.2.6 and 5.3.3.7). Strategies for overcoming difficulties differed, but the research indicated the importance of maintaining and developing a variety of effective, meaningful social relationships (eg. friendships, involvements in the wider society and marital, parental and grandparental relationships) – involving both the giving and receiving of support and requiring social and inter-personal skills (see sections 3.3.2 and 5.3.3.7).

- *Successful aging*

The empirical study revealed that the criteria for successful aging are similar to the attributes of retirees who are self-actualising (see section 6.2.8). The main attributes are deriving pleasure from meaningful activities, mastery in dealing with life issues, achieving ego-integrity (or an acceptance of how one has lived one's life) and maintaining an optimistic outlook (see section 3.3.5.1). Both literature and the empirical research identified the maintenance of physical and mental health, the use of adaptive strategies and involvement in meaningful and mentally stimulating activities as strategies for successful aging (see sections 3.3.5.2 and 5.3.3.8). The empirical investigation also identified the importance of life review, 'living in the present' and holding onto one's faith, as important strategies for coping with the loss of people, facing one's own death and achieving ego-integrity. It also identified the importance of the use of inter-dependence to maintain autonomy and of active efforts to remain in touch with one's life world. In certain cases, re-marriage was identified as a helpful way of coping with the loss of one's spouse (see section 5.3.3.8). The general modes of behaviour identified by both studies and mentioned above (see section 6.2.3) were shown to be particularly pertinent to successful aging.

- *Maintaining psychological health*

The empirical investigation identified the therapeutic benefits of having a pet (for overcoming loneliness and providing love, companionship and responsibility particularly for widowed retirees living alone) as well as the benefits of discussing and sharing life issues with people of one's own age (see section 5.3.3.9). The literature study identified self-actualisation as equivalent to optimum psychological health or well-being (see section 3.2) and as will be shown below, the many variables discussed thus far all work together in such a way as to enhance self-actualisation and a sense of psychological well-being – with retirees fulfilling both lower and higher order needs (see sections 1.6.2, 3.2, 5.3.3.9 and figure 1).

6.2.7 Variables interacting to enhance self-actualisation

In conclusion (see figure 6.1):

- retirement is a life stage characterised by many changes and challenges (see section 6.2.1);
- adjustment to these changes is a pre-requisite for self-actualisation;
- certain factors facilitate adjustment to these changes (see section 6.2.2.1);
- adjustment and self-actualisation are enhanced by certain general types of behaviour (see sections 6.2.2.2 and 6.2.3) as well as by the availability of personal and social resources (see section 6.2.4);
- there is an effective process for overcoming problems in any of the key life areas (see section 6.2.5);
- there are specific ways of overcoming problems and achieving success in the key life areas (see section 6.2.6); and
- all of the above factors can work together in such a way that it culminates in enhancing the self-actualisation of retired people (see figure 6.1), with these people exhibiting certain self-actualising attributes (see section 6.2.8).

6.2.8 Attributes of self-actualising retirees

The attributes exhibited by self-actualising retirees and identified by the literature and empirical research (see sections 3.2 and 5.3.3) included a healthy self-concept, growth (physical, mental and spiritual), ego-integrity, a sense of autonomy, realistic perception, environmental mastery, productivity, purposefulness and a positive, optimistic attitude to life.

6.2.9 Retirement programmes to enhance self-actualisation

The literature study indicated that psycho-educational retirement programmes can be used as a means to enhance the adjustment and self-actualisation of retired people (see section 3.5.2). The content of such programmes includes psychological aspects of adjusting to retirement and aging; social aspects (such as meaningful social interaction and support); and practical aspects, such as strategies for overcoming difficulties and achieving success in key life areas (see section 3.5.3). The research indicated the usefulness of life review, group work and periodic re-evaluation, goal setting and planning (see sections 3.5.4 and 5.3.3). In short, these programmes could facilitate the process of self-actualisation during retirement as illustrated (see figure 6.1) and outlined

above (see section 6.2.8). Possible guidelines on how this could be implemented are provided in section 6.3.

6.3 RECOMMENDATIONS

In the light of the above conclusions, the following recommendations are made:

6.3.1 Programme recommendations

Recommendations for guidelines for a post-retirement psycho-educational programme to enhance self-actualisation are as follows:

- (1) The programme should be aimed at assisting retired people to activate and maintain the self-actualisation process (as illustrated in figure 6.1) in their own lives.
- (2) To activate this process, the programme needs to:
 - make retirees *aware* of the phenomenon of retirement, providing information on the various aspects of retirement (including processes, changes and challenges commonly occurring in key life areas);
 - assist them, through a process of exploration (involving group discussion and active participation in sessions) to discover the processes and variables involved in determining adjustment and self-actualisation during retirement; and
 - assist them to *personalise* this exploration by assessing and understanding their own current retirement experience; evaluating their needs, priorities and values; identifying new goals (adjusting their hierarchy of goals where necessary) and developing the resources (eg. attitudes and skills) and a plan of action to meet these goals.
- (3) The programme content needs to include:
 - *The retirement phenomenon*: This includes information on the retirement process, the latest retirement trends and the effects of these on adjustment and self-actualisation.
 - *Key life areas in retirement*: This includes information on common changes and challenges involved in each area and specific ways of achieving success in each. The key life areas include:
 - new retirement roles (and release of the work role);

- time management (especially with regard to increases in free time);
 - housing and location;
 - financial matters;
 - physical and mental health;
 - social interaction, involvement and support;
 - aging and related issues; and
 - psychological aspects of retirement and aging.
- *Personal resources:* These include information on and development of personal resources such as attitudes and skills (eg. social skills and coping skills) which enhance adjustment and self-actualisation.
 - *Social resources:* These include information on available social resources (eg. recreational or educational opportunities) as well as ways to develop or access social resources which are not readily available.
 - *Adjustive responses to retirement:* These include information on general retirement responses which have been shown to foster adjustment and self-actualisation.
 - *Circumstantial factors which facilitate adjustment:* This information can make retirees aware of, and encourage them to appreciate circumstantial factors (eg. the satisfying aspects of retirement) which facilitate adjustment, helping them to avoid or change circumstances which impede adjustment and self-actualisation.
 - *Self-actualising modes of behaviour:* Retirees need to be made aware of general modes of behaviour which enhance self-actualisation (eg. openness to new experiences and finding ways of contributing to one's life world), maintaining those they have adopted and developing others that would benefit their own unique retirement situation.
 - *Process for overcoming problems:* Retirees need to be encouraged to find unique solutions to specific retirement problems and to facilitate this by utilising an adaptive process which includes: accepting challenges which cannot be changed, re-evaluating their own retirement situation, adjusting goals accordingly (setting new ones where necessary), initiating a plan of action and executing this plan.

(4) Life review and group work/therapy are two methods which should be included in the programme. Through these methods, retired people can be assisted in learning through reflection on their own lives, learning from one another and enjoying the curative benefits of group therapy (eg. sharing of common problems and installation of hope).

6.3.2 Recommendations for further research

Recommendations for further research are:

- (1) The development, utilisation and evaluation of a post-retirement psycho-educational programme to enhance self-actualisation of retired people (based on the above recommended guidelines – see section 6.3.1).
- (2) Investigation of self-actualisation during retirement (such as that conducted in this study), investigating the retirement experiences of people of different cultures, creeds and socio-economic groups in South Africa.
- (3) Investigation of self-actualisation during retirement, investigating the retirement experiences of people living in institutions, extended families and/or large metropolitan areas.
- (4) Investigation of the retirement experiences of people who are battling to adjust and failing to self-actualise during retirement, attempting to identify reasons for this maladjustment and failure to thrive.

6.4 LIMITATIONS

The limitations or shortcomings of this study are as follows:

- This study was conducted with a select group of retirees living in a small area of South Africa. Findings may therefore not be applicable to retirees:
 - of other cultures, creeds and socio-economic groups;
 - living in other places within South Africa;
 - living in other parts of the world;
 - living in institutions or
 - living in an extended family set-up.

- All the participants in this study appeared to be self-actualising. This helped to identify the factors which enhance self-actualisation, however, it may have hampered the discovery of factors which interfere with self-actualisation.

6.5 SUMMARY

As expected (see section 4.6.1), the differing marital status and living arrangements of the participants from the different focus groups, did have an influence on the amount and nature of social interaction and support, the use of time, the degree of autonomy and the type of retirement lifestyle adopted. While this also determined the kinds of challenges faced and influenced the retirement experience, it did not necessarily influence the degree of adjustment and self-actualisation. The degree to which retirees adjusted and continued to self-actualise was determined largely by their general modes of behaviour, the way they responded to their unique combination of challenges and the degree to which they developed and utilised both personal and social resources (see figure 6.1).

This chapter concludes the research. It provided an integrated report on the conclusions from the literature study and the empirical investigation, which endeavoured to answer the research question: *How can the self-actualisation of retired people be enhanced?* It also served to fulfil the specific aim of the research, by providing recommended guidelines for a psycho-educational programme to enhance self-actualisation of retired people. Finally, it provided recommendations for further research and discussed the limitations of this study.

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J

✓ 1. *What do you enjoy about being retired?*

Themes identified in literature study and pilot study:

- ◆ *Free time* – time to pursue interests and engage in activities which are enjoyable or meaningful to oneself
- ◆ No more *work-related stress* (eg. deadlines, pressure to perform)
- ◆ Time available for *family and social relationships* (i.e. can invest time and energy in grandchildren, spouse, friends and other family members)
- ◆ Time to *rest and reflect* (eg. on life, values, goals etc.)
- ◆ *Come and go as one likes* (not restricted to annual holiday, can determine own routine which can be flexible)

✓ 2. *What are the challenges of retirement? (What don't you enjoy about retirement?)*

Themes identified in literature study and pilot study:

- ◆ Challenges related to *loss of work*
- ◆ Challenges in *social interaction and/or support*:
 - with spouse
 - former colleagues
 - family
 - others
- ◆ *Financial challenges*
- ◆ Challenges related to *location or housing*
- ◆ *Health problems* (own, spouse or close friend or relative)
- ◆ Challenges related to *management of much unstructured time*
- ◆ Challenges associated with *aging* and negative beliefs and stereotypes concerning aging
- ◆ *Psychological difficulties* (eg. negative attitudes, poor self-esteem, withdrawal, lack of meaning, lack of psychic energy or the will to continue, lack of autonomy, depression)

✓ 3. *What can you recommend regarding overcoming retirement challenges and experiencing a fulfilling retirement?*

Themes identified in literature study and pilot study:

- ◆ *Meaningful use of time:*
 - employment of some kind
 - volunteering or community work of some kind
 - leisure activities (sport, hobbies, travel)
 - educational pursuits
 - caring for a pet, garden, home
- ◆ *Meaningful social relationships:*
 - intimate or close relationships
 - grandparenting or parenting roles (inter-generational relationships)
 - social networks (clubs, organisations etc.)
- ◆ *Maintaining and developing physical health*
- ◆ *Maintaining and developing cognitive and mental health*
- ◆ *Making wise choices regarding finances*
- ◆ *Making wise choices regarding location and living arrangements*
- ◆ *Other factors:*
 - faith in God, acceptance of physical death and belief in salvation and eternal life
 - positive attitude (gratitude, positive self-esteem, cheerfulness, humour, optimism)
 - reaching out to others (interdependence)
 - retaining some sense of autonomy and control over the environment
 - re-assessing values, goals and life-style – pursuing what really matters
 - flexibility and adaptability
 - life review
 - mentoring and generativity (sowing into the next generation)

4. *Summary by interviewer and invitation to participants: Have we left anything out? Does anyone have anything else to add?*

APPENDIX B PARTICIPANT INFORMATION AND CONFIDENTIALITY PLEDGE

FOCUS GROUP

GROUP _____

Name: _____

Number of years in retirement: _____

Age: _____

Marital status: _____

Previous employment/occupation: _____

Hobbies / Activities: _____

Number of years in George: _____

Postal address: _____

DECLARATION OF CONFIDENTIALITY

I, _____ promise to maintain the confidentiality of the
focus group discussion held in George on this the ____ day of _____
2002.

Signed: _____

Key*Italics* - Interviewer

A line is skipped after each participant response.

[] – indicates words which have been altered slightly to clarify meaning.

GROUP 3 MARRIED AND LIVING IN A RETIREMENT VILLAGE*First of all I'd like to ask you – what do you enjoy about being retired?*

Well, I think, why I enjoy it – you haven't got to work according to a timetable. You're not rushed! But anyhow, I wake up at five so ... can't sleep after that ... but your day hasn't got to be so organised.

I find this – the organisation part – I would still love to get up and have a job to go to – but at our age nobody wants you any longer – it gives you time for reading and walking ... so why worry?

Well, you can schedule your own activities the way you want to do it – nobody is imposing it on you.

What I did took me away from home and family, to a very large extent, and I had tremendous responsibility – a great deal of it! Now I can spend more time with my wife ... my children are not near, but I can still attend to their needs and what I *do* like is not to be awakened by an alarm clock – that's wonderful (laughter from group) ... and not to be called out at night! Hey, that's ... [great].

After retirement, I went farming ...

With sheep? (laughter)

With cattle! I enjoyed that very much. It took me away from my previous occupation – totally! I really enjoyed that ... but now after I've retired from farming, I enjoy to do what I like everyday! I still have a responsibility at Glen Gardens as a trustee there. I mean, it doesn't take too much of your time. There's lots of problems, yes... but it keeps one busy.

One does need to have certain objectives and aims in one's life – or otherwise it becomes pointless – so to be a trustee, as some of us are ... it's [important]

So while it is great to have free or unstructured time, there is still a need to have goals and ...

You must have goals in life – otherwise you just shrivel up and die!

Oh yes!

Anything else that's enjoyable about retirement?

The lack of pressure –that, to me, is the most important thing of all! I can choose what pressures I accept and what I reject.

Someone in another group warned that you can fill your free time to such an extent that you don't have any of this left.

That is so true!

But if you've been a workaholic, it is very difficult to get used to that.

Yes, with Wimbledon, after I retired – I felt really guilty sitting down in the afternoon and watching TV. The work ethic is still there – it takes some time to wear off!

Yes, I had these masses of books and I thought I would be reading them when I retire, but I feel guilty when I do that.

Oh you'll get over that – quite quickly! (laughter)

My bookshelf accuses me everyday! (laughter)

What I do enjoy is, you know, I have more time to spend with my wife – and you know – do things together ... even take the responsibility of the dishes and all that sort of thing!

I do the shopping ... as long as I bring the slip back. (laughter)

Yes, I've got good at some of these jobs! (laughter)

The slip often goes through the wash! (laughter)

Research shows that there is a blurring of roles after retirement – not such a sharp distinction between the male and female roles in the marriage anymore ...

Oh, you share the work without any real problem!

My wife said, "Jy het afgetree, ek het aangetree" (laughter) ... that means I'm retired and in the home and she's got to do all the work – pull out all the stops! (laughter)

As a woman in the home, how is it to have your husband at home?

Lekker! (laughter) My husband's always been the cook in the house – so that doesn't make any difference - he has always done his part – and washed up afterwards!

No, that's too much – one must cook and one must wash. (laughs)

We went through four years, when we ran a small holding together, similar to what you did when you retired and I think that sort of helped to re-define the roles, if you like.

Well what I miss mostly is what you've got over there – a decent braai place! We still braai, we're allowed to, but I know where to come and collect wood when I run out. (laughter)

Most of your wives didn't work, so how was it for them suddenly having you in the home?

They found we were in the way most of the time. This is actually my second wife – my first wife passed away ... and she's ... of Scottish background – she watches my finances like a hawk.

She's very neat. Now I've learnt in my retirement, you know, to fold up clothing – jerseys – which I never did. I think my late wife laughs from up top there! (laughter) The second wife got me doing things that she never was able to make me do. But I think one is adaptable – I don't think everybody is adaptable.

How important is adaptability in retirement?

You've just got to adapt. I mean, we always had a big garden, now I'm in a retirement village with a small garden – but I look after the whole complex's gardens so ...

I'd say adaptability is essential throughout life – in retirement as much as any other time ... if you look at the changes one's adapted to over the years ... I mean in the time we've been working all sorts of different things have happened. Like for instance, the computer revolution.

That's right!

We've all had to adapt to that! In fact we're still adapting to that!

I am an absolute computer – I don't [know what is going on]

Well I've got a book called, "Computers For Dummies"

Now, when the big house became too much for my wife – you know she couldn't cope with it – you know. We had the large house and the large garden ... so she's particularly happy in the retirement place – she has the servant once a week to attend to some of the activities and a gardener once every fortnight and she has a small garden – she enjoys that! She really enjoys needlework – and now she's got time for it! She's never had time for it!

But you never have enough time to do all things you were going to do when you retired.

That is so and in the case when you've got lots of time, you fill the time with what you do.

Yes, what's that saying, 'Work expands to fill the time available'?

Ja, one chap asked the other one, "How do you spend your time?" He said that he is busy all day and the way he is busy now he doesn't know how he had the time to work.

You work at a slower pace.

And I think you're more disorganised now. You were organised when you worked.

Ja, but the point is that you get slower and slower ... and so you keep busy on account of being slower! (laughs)

Ja, because some weekends I buy a weekend newspaper and I haven't read it by the next weekend. (much laughter)

But it is because you have time to do that. Maybe when you were at work, you would have skimmed through it quickly, but now that you have time you ...

... read through all the detail ... ja!

But also your standards change. I'm not the perfectionist I used to be when I was younger. You'll accept that something isn't quite 100 percent the way you would have wanted it.

Ja, a friend of mine used to say, "The better is the enemy of the good enough".

I think the main factor when you retire is if you're healthy ... your health.

Yes, that's the number one priority!

That brings us to the next main point. What are the challenges of retirement? Mr R, you said that you liked your work and you weren't ready for retirement?

Yes, I enjoyed my work and I still get irritated when I see people, in my particular profession, not doing things correctly! But it's irritating to them too of course! You know having the old bloke around saying, "In my day ..." (much laughter) But I think, following on Jack's statement ... is keeping one's health ... because we are surrounded by people whose health is not that good ...

We have a dog which we walk a lot – for its sake and for our sake – it gives us an excuse to walk, but I think once your health goes, your retirement becomes an absolute burden!

But it is a challenge also, once you've moved into some sort of retirement complex, as most of us do, is being able to get on with people who are in that sort of situation – you get a lot of people who get twitchy about small things – they focus on little things that you normally wouldn't worry about and you have to learn to live with those people and make allowances for them.

And adapting to smaller homes and living in close proximity to such people?

The main thing you've got to have is a sense of humour and try to get them to see the funny side of it. I mean I do the gardens and you get the funniest requests. One of the ladies phoned me at five o'clock and she asked me to flatten the mole hills because the cat was worried about it. But I think she was an unhappy child! (laughter) ... and then you stay unhappy right throughout life.

Living in a community, you're always going to get the awkward ones, the person who is quoting every letter of the law ...

We've got a couple of those at our place – they ruin all the meetings. We use meetings as a place to relax, but we've got one or two people who ... [spoil this]

I think one of the main challenges is to keep up with the finance part of it – you know the cost of living rising and the way I look at it – the day that you retire and you stop saving money, you will be in trouble ... fairly soon.

That's true!

If you haven't been used to saving money while you were working ... I think those people find it very difficult when they retire, to realise that they still have to do it. I mean it is something you have to look at everyday and every year ... things get different so quickly nowadays – if you take our retirement village – it's been on the go for about 15 years now. Now people who bought there 15 years ago, now they can't afford it anymore! You hear from some of them everyday – They can't afford the levy.

Yes, the levy as well as the living standards ... so it is a little depressing having people staying with you and you're friends and so on ... and you realise ... (I'm fortunately not in that position) but I could have been there – if it hadn't been for saving money since I retired.

The other thing one has to come to terms with is the acceptance that life is finite and that there's not much of it left and seeing your friends dropping dead around you ...

That's right!

And the older you get, the more this is happening to you and of course the bigger the retirement complex, the more of it you see too.

A lot of people think that that's a bad point about a retirement village – we're all more or less the same age and you see more people who are running down. We find that keeping ourselves to ourselves, to a large extent and not trying to join in with everything that's going on ... the people that rush around and try and organise this and organise that ... they become a bit of a pain in the butt (laughter)

So you don't find it a negative thing to be amongst all the same ...

No, we just live our lives and people take us as they find us and we take them as we find them.

And the importance of mixing with people of other generations – How important is that?

Not at all! My children are miles away – that's why we bought into a retirement village and if I see them once a year, then I'm lucky!

To me the major challenge was ... you see I spent 27 years as a mission doctor and then I was for 15 years in a government hospital ... and to me the awful thing was ... am I still going to be any use to anybody? In Afrikaans we say, "Jy tree af" – maar toe het ek nie '[finaal] afgetree nie' – in other words for the first few years I still did eye clinics at the hospital and so on [I retired in stages] ... and when that really began to interfere with my free time, I managed to get somebody else to do it – so medically, I am a "has been". But now I got involved with an AIDS hospice that we're establishing – that's getting well under way. Then also having been a missionary of course, I'm very much involved in the congregation. I'm responsible for the world missions – I keep correspondence with our missionaries, wherever they are – by e-mail and keep the congregation informed and so on ... that's kept me very busy!

It's brought continuity?

Yes, it has helped me a great deal! [I was the chairman of the board of our complex and we had a very difficult year] But one needs challenges!

Yes, and if you haven't got a particular calling, you've got to go out and find those challenges – and accept them and take them on.

We really enjoy being amongst the older folk, especially ... we're not the oldest, but we're also not the youngest – we're sort of in-between ... and we really like it very much.

The difficult year when you first moved into the complex? What made it difficult?

They got me onto the board of trustees and then the chappy who was the chairman, for some reason couldn't be the chairman so I landed up as the chairman. [There were problems with the development and people were upset]. It was a matter of getting people to realise that negotiation was much better than bludgeoning somebody ... (laughter). Anyway we survived that and I think we're getting on very happily now.

How important is continuing with some aspect of your life's work like Dr T has done? Has anyone else consciously tried to do that?

Not consciously, but I think you do the things you enjoy doing and have been good at. I've always been a good administrator so I tend to end up doing that sort of thing – I like doing it and think I'm good at it.

So you have to make the effort yourself to find things...

Yes, I consciously got involved!

I was very scared of being bored so I joined quite a few organisations – but now I land up having a bit too much responsibility and I can't get out of it!

That's it!

But I think it's better that way than being bored ...

Yes, that must be killing!

Because I know this chap who was a very busy farmer and he gave the farm over to his three sons – he retired along the coast and he said he'll read but he's never really read before – just technical things on farming. I think he started drinking and within six months, he was dead! I think he felt useless and had no purpose in life. A very important thing is to have a new challenge ... a new challenge every time.

And not let your brain go to sleep either – that's another challenge!

Yes, but we started playing bridge again to keep our brains active and the wretched bridge partner went and died on us!

Oh, shame!

That's what I mean about people dying ... it's something you've got to get accustomed to.

I've got a very big family – I've got seven children and that keeps me busy!

Absolutely, I have only three, but they keep me going and the grandchildren ... my goodness!

We ... our children they are spread all over the country. They're not close to us ... but our friends, who have children here, I don't know how to put it but you don't always like people to talk about their children and their children's problems everyday – you do find it in the retirement village, those people who have their children close to them, whenever you get together, they talk about the children and the problems they have – then I say luckily ours are not close to us. We

love them and we like to go and visit them but I don't want to know their problems – especially with the kids – how they grow up! (laughter)

It's lovely when they come to visit and it's super when they leave! (laughter)

I think the worst is when they start talking about their children's achievements!

Oh – that can be utterly boring!

Those that have their children here ... then they've got to look after the grandchildren when the parents work ... we've got a few kids running around our retirement village – I think it must be a bind on those grandparents!

You get too old for it actually ... you can't be bothered!

Ja, rather have them away from you.

You can rather have a dog to look after! (laughter)

When I met them [Mr R and his wife] the first time, they came past our house with a dog, but we're not allowed dogs. So I asked them how does that happen and they said that when they moved in there, they were allowed – at that time – to have a dog. They went past three times a day to walk the dog and I looked at them and Mr R's lady said, "She [the dog] is not staying with us, we're staying with her!" It's something to keep them busy! Once when they tried to quieten the dog as I passed, I said to them, "But she's not staying with you and you're staying with her so you should do the barking!" (much laughter)

I love children, but I couldn't manage a whole one. (laughter)

But you know I think it's a good thing when you go to a retirement village, to be able to bring your pet along.

Oh, very important!

Yes, the rule at our place is you can bring your pet along but if that one dies, you are not allowed to replace it.

That is the rule where we are. We've got our last one.

But a dog you can control, you know ... but cats – a cat is uncontrollable?

Is it the people in the retirement village themselves that don't want the pets?

Some do and some don't.

A lot of people don't!

There's a lot of controversy! I will resist tooth and nail, any person trying to say we cannot have our pets because of the therapeutic importance of a pet – especially to a person on their own.

I think it is there droppings that cause a problem, but we have everybody walking around with a little scoop.

That's right. But if people are careful, like these people are – taking the dog for a walk, even if it is three times a day, then I mean it is no problem. It is not all of them who are prepared to do it.

Of course it has to be an appropriate animal – you couldn't have a couple of Rottweilers in the tiny little garden.

I also find in a complex of this nature ... it is the second one we've been in ... there are no middle people – they either love the animals or they hate the animals – there don't seem to be the same amount of average people. We've got a couple of people there who don't like animals at all ... and others of course who do!

We don't have a dog but we love our neighbour's dogs.

But I don't think we'll have anything against having a sheep there. (laughter)

You'll have kraal manure! (laughter)

Mr R, how did you manage to make the transition from working to not working, did you do something similar to Dr T?

Yes, I tapered off – by working half time – for about five years. I worked half-time and then I decided I'd carry on with my main business – which is reading and I'm quite happy to fill the time in that way. It did take me ... I missed, as I said earlier, I missed my work! I was always happy working and I wasn't always easy to work for, but that's the way it goes. I didn't really find the transition too much at all.

It seems like it is particularly difficult for people whose career took up most of their time and who stopped abruptly at retirement. It seems like there are those who phase it in, like you did – for instance in continuing with clinics or consulting...

But don't you think it is easier for women than for men?

Ja, I think it is easier.

You know a women can always find lots of occupation around the house.

And you actually get more work because your husband is at home all day! (laughter) ... and a pain in the rear end ...

Actually a lady in the other group expressed the same idea.

My wife is using the time to make family heirlooms – needlework – beautiful things that she gives to the children!

It is lovely to have something to hand over to the next generation!

I was fortunate, as I said ... my first wife died and so we had a very big house to be able to house seven children ... and then I sold that and gave all the furniture to the children. I should have sold

it you know (much laughter) but then I moved in with my second wife – that was an adaptation – and from there I moved into the retirement village – so it wasn't a sudden [change] ... and then also for two years I did locums and that also requires adaptation because every practice is different. That made me adapt easily. I think it can be very traumatic and very sudden if you had to move from a big house – quickly to a retirement village.

Yes, I think if you retire today and move to a retirement village tomorrow that would be an awful gap [to have to jump over]. I don't know about the rest of you but we did it in stages. We did something entirely different by going smallholding for four years, then we moved to a house with a big garden, then we moved to a town house with a small garden – now in the retirement home ... next stop under the earth.

It is amazing how you start with a small house, as the family gets bigger you increase the house, then you get smaller ... but you have to do it in stages. I'd hate to go from fulltime work to ... [full retirement]

No, that will be very traumatic!

No, I can't imagine at the age of 55 – moving into a retirement village!

We were also lucky, we moved into an existing house in our complex which was smallish – and we adapted there for a few months while ours was being built – which was a bit bigger – and we could have it built more or less to our plans – that was also very lucky!

After our farming operations we moved into a very big house with a large garden. The children all said, "you're mad!" But it kept us busy you know and I, with no servants – keeping the lawns in order ... and my wife, with a big house – so we were very very busy. I hardly had time for golf and angling and things like that. Then a place in the retirement village became available and we bought it because we thought that will suit us for real retirement and then when we wanted to sell our house, we couldn't get the house sold. We waited for another year before it sold. Within that year, you're wishing to get out of the house and into the retirement village. There was a full year that we were actually preparing ourselves - I think that [helped].

Because I've lived so long in George ... (I started practising here in 1956) ... so I know a lot of people and I've seen my friends retiring and I bump into them in town ... and they seem to dawdle around ... with no purpose ... and some you can see, don't look as well because I think your health also goes if you lose your purpose.

Yes, the lights are on but there's nobody home.

But in confidence, this is happening to my spouse – who is suffering with depression and beginning to shuffle around. [gives some confidential details here]

I have late-onset diabetes but I'm just on diet – because my wife and my four daughters used to spoil me with sweet stuff and my pancreas just said it is tired! Now I just avoid sweet stuff and I'm quite happy that way! I go to gym three times a week and the other days I cycle ... and with being on a sugarless diet and a lot of exercise, I feel better than I did ten years ago!

I'm sure you do!

You are stressing the importance of looking after one's health!

Yes, but some things you can't control ... like getting diabetes ... but you can control it once you've got it.

I think to be retired and unable to do anything, must be terrible!

Talking about health, a lot of older people are too scared to have regular medical check-ups because they're scared of getting bad news. I go every six months and I discovered that I had prostate cancer and I was fortunate in that I could have treatment and it wasn't a radical operation. But if I hadn't had the regular examinations, it would have deteriorated and I would have had a radical operation and it would have been very traumatic.

So it shows the importance of having regular check-ups.

What I think is also very important – moving from a place where you have worked to another place – like we stayed in Pretoria for thirty years and then moved to George. Now immediately you're on your own. It is a challenge to make friends.

It is very important.

And you had to say good-bye to your old friends!

Ja, you had to say good-bye to your old friends and you've sort of been cut off from them – see them every now and then for a visit – perhaps a night's sleep or so, but I mean that's gone, so you've got to make new friends!

Well at our retirement party there were 250 people there and we came down here and we knew nobody!

But making new friends can be a very wonderful adventure! I've enjoyed it immensely!

Ja, the same with us ... the friends that we have now, I mean ... they are very interesting people and so much different from those that you knew in the past.

But do you tend to gravitate towards friends who are similar to the people you knew in the past ... or similar backgrounds or experiences?

Ja, you know it's funny, in George you get almost two communities – it's the old people of George and those newcomers – funny enough, our friends are all new comers.

The older people are sort of like ... "I've been around for the last 25 years and now this young man comes along ..."

But you tend to make friends with people of like backgrounds – there are quite a few English people (not South African English – from England) and they tend to make friends with one another.

That's right!

Because they have similar interests and similar backgrounds.

But George has changed – a quarter of a century ago when you came here – you know, “Who are you?” ... there was the establishment ... but now as more and more new people have come in, of course, they find one another and I think the establishment have also got used to the idea. (laughter)

Ja, they accept us these days (laughs)

And (gestures to gentleman who has been in George for long) as part of the establishment?
(laughter)

My old friends are dropping off ... (much laughter) ... so I’m not that well known in town anymore.

So you have to make friends with these people from Gauteng?

But being a dentist for so many years, you get people smiling at you and saying, “You did this for me” and that makes you feel great! Especially ... you can’t remember them at all ... but they remember you, you made an impression on them. I think it makes you also feel useful!

That’s it!

But there’s a lot of pros and cons to moving into a retirement complex but to me the best thing of all is becoming part of the community – a small community where everybody knows everybody else.

That’s right!

Ja, in our place the men have a little chat together – they call them the Idlers – once a month. They chat and a lot of them are new to me – so they don’t know my old stories (much laughter) ... and then I also belong to another Idler group, but that’s more your old Georgians – they know all my old stories – I don’t like that as much! (laughter)

Another thing is how quickly things change – talking about the Idlers – I joined the Idlers in ’87.

Was that the golfing Idlers?

Ja, we were a group of 30, now the group is up to about 70! Of those from 1987, there are only three of us left. So it is altogether a new group.

So what exactly are the Idlers?

No, we are just talkers – they are the golfing Idlers – and you get a few chaps that talk about their achievements the whole time – and who they knew and what they did ... that can drive you mad!

Absolutely!

And you don’t know the people they’re talking about from Adam! But I think that is a problem with getting older and I think this is a place where he can tell you he was important at one stage in life. You just have to take it ... [accept this need which people have].

And if you move away from the place where you worked and you had status and people knew you, how difficult is it to lose this recognition and status?

It is! I get irritated very quickly when you see things happening and stupidly you suggest, "Do it this way" and they look at you as if to say, "Well what do you know?"... and you feel like thumping the table and saying, "You're making a mistake!", but you daren't because, even your family starts getting itchy and starts saying, "The old man is going off again!"

So you have to re-establish your credentials.

Well I must say I don't bother anymore! It maybe wrong but we have people in our village who have delusions of grandeur (laughter) ... they also start saying, "My great grandfather came out here and he was a front pusher in the Great Push. (laughter)

When I went to practice overseas, I knew nobody and when I arrived, I had a job organised and this job just didn't exist anymore – so I had to look for a job there on my own and that made me adapt – but fortunately I made good friends there. I'm a Rotarian and through the Rotary Club I made some friends – otherwise my life there would have been real miserable! My working conditions were [not up to the standards in South Africa]. I also learned to adapt.

But some people can't! When you enter retirement homes, the playing fields are level. The fact that you've been a doctor or a dentist or a [minister] – you're all just the same (general agreement expressed) ... but some people can't let go of that ... some people had a rank or status and they want to continue with that and they can't let it go!

I think it's a very very healthy thing to have to be what you *are* and not what you *were* – you mustn't ride on your past, you must live for the present as you are.

You mustn't compare yourselves with the Jones's either (I don't mean financially) ... you mustn't try and change your own particular outlook ...

I went and made contact with my room mate, from university, the other day ... he became a professor in [his branch of the medical profession], but the lowest qualification – he became a professor of ... you know it wasn't a very important discipline of this [profession]. So I phoned ... he's also in a retirement village ... and I phoned and asked to speak to Dr so and so ... and so the wife answers and says, "Doctor? There's no doctor here, but there is a professor here". But I could see he was so unhappy and so inflated with his ego, that I just couldn't make contact with him any more.

You can't help feeling sorry for those [sort of people]

Yes, I think he's in a sorry state because he's just, professor ...

I think that is the main reason that I wanted to move away from where I worked in Pretoria. You know I was supposed to have a rather responsible job there like Director-General of [a government department] – the last ten years of my career I spent around the table, with ministers, discussing things all the time. I really wanted to get away from all of that – to be a normal person again ... and I really enjoy that – people ask me, "Don't you miss what you were having when you were still in that post?" I said, "No, I don't miss it at all!" I like it the ordinary way, but you've got to adapt to that. Another thing I find is that you get people moving from place to place and then the next place – there's a different climate, other weather conditions and then they just can't adapt to

it. My wife, for instance, had difficulty with that. She really enjoyed the Pretoria climate and it's only now after 15 years that she [accepts] that it is so different and she's enjoying it now. But I mean you can't do anything [about it] ...

You've been here 15 years already?

Yes!

And I haven't met you yet? (laughter)

Well I tell you half that time, I was in jail! (much laughter)

I think it's so nice just to be Don or Jacques.

I think snobbery is the worst trait in anybody!

But isn't that another change that has come about, when we were in our younger, working days, everything was terribly formal. You would never call your secretary, for example, by her first name – ever! It was always Mrs this or Dr that or whatever ... and by the time I left work, everybody from the top down were on first name terms.

I think, in the working environment that's not a good thing.

I also agree with that.

I think there should be a little bit of rank in the work environment and also a bit of fear ... a tiny little bit of fear (laughter) –

Or respect?

Or respect, yes! When I see how some of these youngsters, sorry about that (looks at interviewer) – (much laughter) ... the way they carry on at work ... I don't think you should call your boss by his first name.

Why on earth not? I called my boss's boss's boss by his first name.

It's a cultural thing.

Yes, as Pam was saying, we don't have to agree with everything [everyone in the group says]. (laughter)

I agree with Mr R to a very large extent ... having been in a hospital situation all my life – that was very important, but what I meant was ... you're not [bringing that into retirement].

Yes, we have some people at our complex ... we've been there eight years and they still call me mister. I think that is stupid because as Mrs A was saying, if the playing fields are now level, what you were doesn't count – it is what you are that matters ... and it is silly to be so formal, because nobody there is the boss of anybody else. I think what Mrs A was saying is quite right.

✓ So, one's achievements and looking back on one's blessings and the challenges one has overcome, is important – but at the same time, if you stay there, then you're not going to really live to the full now!

That's right.

✓ It seems that many retirees have found the move away from their work place and to George, to be a good thing – even although people are often warned not to move away from the communities in which they have lived and worked. This is because one supposedly loses one's support group. Any comments?

We bought into a retirement home earlier than some people do purely because we don't have a family support – there's only the two of us. We feel we're more secure and more part of the community in Pine View than we were outside, before we moved in.

The factor here is that you phoned certain people to come and discuss, in a panel like this ... and the fact that you are like this, you're open-minded and you can chat – a lot of people are so introverted and [absorbed in themselves] that they wouldn't accept [the chance to be part of the discussion group]. Did you have a lot of people not wanting to come and discuss things with you?

Not really, there were a few that were ...

A bit hesitant about it?

Yes.

Ja, I think the fact [is] that the people that are coming to your groups are more open-hearted and open-minded and make friends easier.

We're wonderful – all of us! (laughter)

Adaptable.

But you know, we were all strangers this morning and in no time at all the ice gets broken ... quicker when you've been living in a retirement home – you're used to seeing the same people and you say, "Hello" to them even if you don't remember their names – it makes it easier to get on with people – I find that easier now than in the days [when we were not in a retirement village].

Well, when you're in a separate house you don't go saying "hi" to people who are passing in the street ... or pop in at the neighbours.

So in the community at large, it is easier to isolate oneself?

Yes.

I think that the location where you retire to is also important. You get people who retire to Gourits Mouth – they had their holiday home there and ... Christmas time ... everything is jolly and the weather is nice ... but to stay there is quite different! [In these remote places] you're far from facilities, far from hospitals, far from good shops ... and that, I think, can be traumatic!

Oh I didn't put down shopping, as one of my hobbies – it's important! (laughter)

I also love it!

You know the one word that's coming through all the time is adaptability! (general agreement)
And you've got to plan – [in order to adapt].

People in the other group found George to be ideal ...

Ja ... location, I think, is very important!

I had a friend, who died a couple of years ago, who I think used a very useful method. He was in a small town in the Transvaal and when he retired he drew up a score card and he asked himself what he liked and what his needs were at that stage. He drew up the score card and took 10 places and he scored them. In his instance he said that George was, by far, the best proposition – according to *his* score card. Now another person may have have different needs – it could be something else – I thought that was a very good idea. Now people also come here and say we don't want to stay at Glentana or Groot Brak – they want to come to George – there must be facilities. That is fine ... I think it's very sensible. But now on the other hand people staying in these [out of town places] have to go shopping – it forces them to go out for a day's outing – to do something! So it's not so wrong, to my mind.

If you're still able to drive ...

Yes, you must still be able to drive ... I mean later on perhaps you can't and you'll have to make another move – but even in George [you may need to move]. We've moved so often in our lives, you know ... every two or three years we had to move from one place to another so I've got so used to it – we don't stay longer than two years in a place then we move! (laughter) One of these days we'll move out of Glen Gardens ... (laughs)

Pam, you spoke just now about moving away from the place where we've always lived, but a lot of people, myself included, have moved many times in our lives and to me it is not as traumatic if my husband said tomorrow, "You know I think we should go and live in Ogies". I'd say, "Fine, when do we start packing?" It isn't trauma to me now because I've done it so often, but people who have lived all their time in De Aar, or wherever ... Pofadder ... and they've suddenly got to make that move when they're in their 70's – then it becomes much more traumatic.

Ja, we've moved 22 times!

Well I'm just the opposite – we [had three moves in total]

I grew up in [one of George's neighbouring town's and always thought I'd like to live in George] and I've been living here since 1956 – I just had that two year stint overseas. Another thing that's nice about living in a retirement village is that you don't have those petty worries about looking after a pool, mowing the grass, repairs to your house ... you're secure, you don't have people knocking on your door begging and that – always working on your "gewete" – your conscience. You don't have to worry if you should give or not give ... I think that is fantastic because if somebody used to come to my house, I wanted to give him a lecture, find out about him and sometimes I'd chase him away and I'd think I could have been in the same position ... and that's the conscience thing.

But you can give in a more structured way. I'm sure you still do but ...

Dr T is looking for donations. (much laughter)

What we are very careful in the retirement village is not to join the gossip groups.

Ja that's ...

But that's the fun part of it! (laughter)

But I think you have to be careful!

Yes, you get involved and before you know it you've said something you shouldn't have – and you're in trouble!

And especially when people are talking and they suddenly stop when you walk past! (laughter)

Ja, I like to 'skinder' [gossip] about Mr R – but I don't like him to 'skinder' [gossip] about me! (laughter)

It is like he doesn't want to listen to stories about your children because he's trying to tell you about his. (much laughter and agreement)

I see ... opposite me ... is Bella Vista Retirement Village and there is a man and his wife who can't relax and they're always out on the street – watching here and watching there. If someone goes out for a walk, they grab hold of him and they chat chat chat ... I mean they're just trying to find out [your business or they try to impress one with previous accomplishments]. Fortunately they live in another retirement village.

But isn't it nice being older, being retired – all the people you meet have such interesting backgrounds? They've all done something different – you meet people who've done this and they've done that ...

Ja, you learn from all ...

I have a particularly soft spot for those who are 90 and older – they're precious people!

You know talking about what we do when we retire – as you get older you forget so easily and most of our time, we spend looking for our keys and ... so on (much laughter)

✓ *One of the challenges of retirement seems to be that it corresponds with aging – what are the challenges related to aging?*

Big challenges!

Physical!

You have to watch yourself because you can become an awful bore, to other people, even people who are roughly your own age ... of course a lot of them are just waiting to bore you back in return ... You find a lot of people keep repeating their stories. A cat walks by and you say, "You

know I once had a cat, and they say, "I also had a cat" and you get the same story over and over again!

Ja, I think you've also got to be a good listener!

Yes!

You get some people – you talk to them and you can see their eyes are not focussing – they're thinking about what they're going to tell you.

Yes, they're just waiting for a gap.

Or they've got very strong voices and they talk right over the top of you!

That's when a loud soprano voice pays off! (laughter)

I think you must forgive yourself when you do make mistakes that are age-related. My wife says to me, "For goodness sake, don't touch that paper or you'll make it disappear" – which is true! Yesterday I found the keys that I lost a fortnight ago, but only after I'd changed the lock! (much laughter) ... Immediately I changed the lock, I found the keys!

I think the state of your mind is very important! I heard this little story – What would you rather have – Parkinson's or Alzheimer's? They say, "If you pour yourself a drink, rather spill it than forget to drink it". (much laughter)

You are demonstrating the importance of humour – being able to laugh at ...

It is absolutely essential!

Laughing at yourself ... really I'm a source of mirth to myself!

Ja, look at this lock incident – you laughed about it. Some people won't admit it!

You must laugh *with* people not at them!

So laughing perhaps implies accepting it?

Yes, that's right.

That's another key word - acceptance. Acceptance that you're not able to do the things, physically ... or mentally, that you could do before.

And accepting, for instance, when you can't drive anymore ... or shouldn't be driving anymore?

Some people never recognise this!

That's difficult!

That's a hard one!

That's a very big point!

I think one is very fortunate and thank God for that, if your eye sight is alright and you can get around. We are in a fortunate situation – there's a walk-way through – so everything is within walking distance – the banks, the doctors, the hospitals ... and you also have a shopping centre quite near to you...

Ja, it's quite near. We've got everything around ... and the [grocery store] is not so far away. For many of the people it is within walking distance – if they just want something small ...

... as long as they don't want it in a hurry! (laughter)

But I hear there is now a facility – you can order things and they'll deliver.

Ja.

I suppose, much depends on one's attitude to life? (Agreement) I'd like to move onto our last section which you've answered to a large degree – but what can you recommend regarding overcoming retirement challenges – perhaps to those who are battling to adjust to retirement?

You can read – you can definitely hide behind reading – you can use it as a hobby or pleasure.

I think you can read biographies a lot and see what other people have gone through and how other people have changed their lives late in life and made a success of it!

But not only reading, but keeping active mentally!

That's right!

Like keeping an interest in things ... taking up ...

... or like I like messing around with maths ...

Even doing crosswords – anything that keeps you mentally active!

I think that when you get to the stage that you just stare at the wall and don't really know why you're staring at the wall – that must be awful!

Ja, there's an old chap, he's about ninety, in our retirement village – and we have this little Idler group – with the Idlers and he first complained that we're not talking serious things – we're joking too much – so he stayed away. He hasn't got a TV ... I've seen him sitting (I thought he had a TV) I saw his face facing me – and then I saw he was just watching a blank wall!

From the other groups, it seems important to focus on one's blessings and not the things one can no longer do?

Yes, it's a case of, "Of all the things I miss, I miss my mind the most!" (laughter)

But I think if your physical status allows you and you're still healthy, you've got to carry on with your outside activities – like playing bowls or angling ... tennis ... we still have people there in their 70's, almost 80, having a game of tennis ... and to get outside the house! Not just sitting in the house! I mean if you go for a walk, it is something you can do outside or go down to Herold's

Bay and just sit there and look at the sea ... things like that ... but this sitting and watching a wall ... or TV or that. The TV today can also be something – I mean I enjoy the sport ... rugby and tennis and ...

... and Big Brother?

Oh no, I never look at that.

I've been right at the TV set to stop João Lomu! (laughter)

Did you succeed?

He got through!

In my house, being married for the second time, my taste isn't completely the same ... we have two TV's and we have two telephones because I phone my children more often than she does hers – because she's only got three ... [I have seven].

So you have separate accounts too?

Ja, we've got separate accounts ... and after every month, we put all our expenses together and we halve it, I pay half to that and she pays half ... and then there's certain private accounts – so that cuts out friction. Also you have to cut out friction in the house!

Yes, otherwise it is a case of your kids fighting against her kids.

So, I think that's a very good system.

It doesn't work for everybody, but it works very well for you so ...

Many compromises – I mean my wife likes to watch tennis, I like to watch it as well but I like to see the end of the thing but then I've got some very nice CD's and I can't listen to them while she's looking at tennis – so I've got a gadget that you can listen to CD's but I haven't got it at the moment – it broke – but there's no friction.

Yes, I listen to my Gilbert and Sullivan tapes while I'm driving my car. So I'm driving around George singing my head off ...

And organisations for retired people? Volunteering?

Yes, you have to be involved in the community!

Yes, because the community is only as good as we make it, it is our community!

That's right!

It's very difficult to put something back unless you have a definite project in mind! A lot of the stuff we grew up with doesn't apply to the youngsters.

What do you mean by that?

Well I think our rules and ideas in the home are totally different now. I mean silly little things like other people's grandchildren calling you by your Christian name, when you've got your own kids and own grandkids using the correct term ... it's little things like that ... and we grew up and we didn't have that – you know our rules were very strict ... there was a pecking order and so on.

And I think another factor ... there are very negative people in our retirement centres – I mean everything they talk about is a negative – the government is a negative, the children are a negative, our financial state of the country ... I mean [this leader] is the biggest crook ... there is *nothing* positive!

So remaining positive is important?

Ja, very!

I reckon there's hope ... but keep on hoping, pray for the country!

We've got one person who is a very destructive person – and I actually cope with that by feeling very sorry for her because she has a very miserable life! Nothing makes her smile! Everything is wrong – I'm really very sorry for her!

Of course, I think, our press is also at fault – bad news is news – it sells papers!

You mentioned praying for the country – how important is faith?

I think that's very important!

Absolutely vital! When I retired, my colleagues had a sort of a luncheon for me and I said, "You chaps, you think I'm going on a long holiday and you envy me for that!" I said, "I'm nearer to my future than you are ... probably!" ... and I think it's great!

Start cramming for your finals! (laughter)

Ja, I always say – [if you're in] a retirement village, then you're in the departure lounge! (much laughter)

It is very important to most people – there is a very strong element of faith, it may not apply to every particular person, but in general it does.

So in a retirement village you may be forced to face death more than someone not living in a retirement village – but having faith that this isn't the end may make ...

I don't think we should worry about it – it is going to come to all of us! It can be today, it can be in 10 years time ... and if Joe Soap goes in the mean time, he's number has come up so why worry about it? We have quite a few of my friends who say, "How can you possibly live there when everybody is dying?" Well everybody is dying anywhere.

Well somebody said to me (it happens to be a couple who are very much on their own and you have to make an appointment to go and visit them) ... and the lady said to me, "Oh I hate this place! I look across the way to the clinic and I think I must go in there one of these days!" She says, "I hate it!"

You can only feel sorry for those sort of people.

Yes, I felt so so sorry for that person!

Like the group pointed out yesterday, it is important to focus on today! That person might have died, but you're still alive so you still have something to do!

Your number hasn't come up!

My lotto number hasn't come up either!

So if you're worrying about dying, you're not living now? (General agreement)

Well I think most of us, reaching this sort of age, have lost somebody close to them and we have come to terms with it – we've accepted it. I lost my first husband when I was very young and that makes you re-think your priorities and we come to terms with these things.

The only trouble about being old – like myself – I always find myself being the oldest person in the group ...

But you know, in retrospect, your memories are always the nice memories. One forgets the bad things in life! I think that is such a boon in one's life – I mean my wife died of cancer and I've forgotten that more or less. I can only remember the happy days with her!

That's also the same with the people who were in the war – a lot of people, who were in the war, they talk about it ... and you get the funny side coming out. Nobody wants a war and it's a terrible thing but there's always a lot of humour in it. Then you get the other people who want to tell you everything about every single bullet that went down and what a brave man he was ... he went and did this ... they are terrible bores!

And you've still got to address him by the rank he had in the war!

Oh yes! (laughter) It's the whole business of count my pips and I'll count yours.

I think with all these talks you've had you don't think it's so bad to retire one day?

No, I'm ready! (much laughter)

You must be happy in yourself! You must be quite happy that you are who you are!

It's no use, especially at the end of your life, wishing you were somebody else or something different!

Accepting things that have happened, yes!

Mr R, you said an interesting thing – you said the only bad thing is that you're always the oldest and you expressed it as a negative thing – but in some cultures old people are revered – people say their age with pride! Do you experience negative feelings towards older people?

No, not really, I was making [that comment] in a joking sort of way ... but it does ... you know, I stopped a long time ago, going to my Old Boys' reunions because they're talking about – they're going to be having their 20th re-union – and in my case it will be about the 72nd re-union. But it

is a problem because sometimes one feels as if one's own [views] are totally different to the rest of the company and they don't want to know – they've never known – being younger. It doesn't worry me personally. It is quite funny when you look around you and just realise how long you've lived!

[The worst thing is if people's war time experience] is the only time that people saluted them or said, "Sir"... to have a life that's just [meaningful for one short period like the war] – must be terrible.

I think all of us must have had very rewarding, fulfilling lives – with lots of high points.

I think another factor – you're also married for the second time – my second marriage was to my best friend's wife – but he's also dead, so I didn't grab her from him (much laughter) ... and my wife said so many women that were widows spoke to her and said, "How can you marry again! How the devil can you adapt again!" – but I'm sure they were unhappily married.

They must have been!

Because we are very happily married the second time and I think that's also a big factor!

If you're happily married the first time, you can't take being on your own – you want to get married again as soon as possible!

There's a friend of mine who lost his wife a year or two ago – he's now married his wife's sister.

Well for my single or widowed groups, I battled to find men ... and a few people said to me (talking about the men), "But as soon as they're single, they marry!" (laughter)

It's the demographics of it – there are more older women than there are older men!

But just to come back to the age factor, you take children and young people – they always wish to be older – to be big and older. With elderly people, they wish to be younger. But now the funny part is that if you ask the person how old he is, he'll say well I'm almost 70, or in three months time I will be 70 – instead of ...saying [their actual age].

So they are secretly proud of it?

Ja! (Men all agree)

But we're talking about men, in this case, not women – women always lie about their age!

Yes, alright. It's our (men's) way of saying we're going to try to make it – but we're not quite there yet.

I often go to the graveyard, to my wife's grave ... I put flowers on and I've got a plant there that I have to water. Then I walk around there in the graveyard and work out –how old was this person? At what age did this one die? Then you think how fortunate you are! You've outlived them!

So focussing on being grateful, counting your blessings – seems to be helpful?

Ja, you must! (general agreement)

And recommendations concerning finances?

Budgeting is very important, to my mind.

And I think a lot of older people go into these quick-rich schemes ... which is fatal!

Absolutely!

I can't understand how they do it – you know if somebody came to my door and said, “Give me R10 000,00 and in three weeks time, I'll give you R50 000,00 back again”. I'd say, “Thanks very much”, I'd close the door and leave it! I can't understand how people go into these schemes.

But some people are gullible.

And I mean, it's carrying on – you find it even today – thousands of people falling for that!

Ja and I've been to that Grand West Casino and you see a lot of old women go there ... I think they pick them up at the retirement villages in a bus. You see they're badly dressed – they're not well off – and you must see how they ... “Hoe gaat hulle tekere daar” [go crazy there].

✓ *Perhaps it's almost desperation – that you might just change your financial status?*

I think so, or excitement ... but it's tragic!

Some of the people in the other groups supplemented their income, for example one lady looked after dogs...

It must be very difficult for [younger retired people to find paid employment if they need to, as it's sometimes even difficult for people in their 20's and 30's to find jobs these days].

There's another side to things – I've met colleagues who are undoubtedly well-off, but they say I can't retire ... and I think the reason for that is they want to maintain the kind of high level of living that they have had in the past. (General agreement) I think it's a great mistake! You must be prepared to scale down – and there are ways of scaling down and you can still have a very enjoyable and a very good lifestyle, without tremendous expense.

Well that actually ties up with budgeting. My husband and I enjoy travelling around the country, so a certain proportion of our budget every month goes towards that and we scale down on other things to enable us to do that. We don't entertain, we don't eat out and this sort of thing.

Ja, I think a lot of young people have the nicest kitchens, full of recipe books and they always eat in the restaurant. (chorus of agreement)

I think we eat out maybe once in two months!

So by scaling down in some areas, you are still able to maintain a certain standard?

Ja, you don't have a seven series BMW anymore – you have a mini or something.

And you're not having folks to dinner three times per week.

You're not drinking expensive cabernet – you're buying your wine in a box!

Someone also said yesterday that your needs are less in that you have a home and car ... and you don't have to buy work clothes ...

Oh, yes, clothes are expensive!

No bond on your house ... no debt ... no overdraft.

You dress for comfort now. I haven't worn high heels for years! (laughter)

Summary given of what we've discussed so far.

I think before people, before they start working, should choose an occupation and employer that has a good pension fund. That you have to do very early in life.

I think you also need to be happy with your lot. A lot of people look back on their life and they say they should have done this ... and they should have done that!

It's too late!

You must just forget it. It's water under the bridge.

A previous group also said that they felt you need to concentrate on the present, working with what you have.

That's right and avoid coming to the stage where the only exercise you get is lifting your hand to have your drink.

Ja, I think alcohol is a very ... can be a real disaster.

To be excessive about anything is not good – whether it is alcohol or anxiety or that syndrome where you keep washing your hands every five minutes ...

Thank-you all and then I'll sum up and you can add anything I may have left out. Retirement seems to have been mainly a positive experience for this group – not having work responsibilities, having free time etc. has made it enjoyable. Some difficulties include missing one's work, moving, scaling down, failing health, financial difficulties etc. Some recommendations have been – having something meaningful to do, keeping yourself busy, having an aim or goal or challenge ...

Ja, I've heard of people who don't even get up in the day – lie in bed. I mean even if you have pain in your legs – go for a walk!

You haven't got my legs or you wouldn't say that. Some days they work – some days they don't!

If you can't play sports anymore. You start off with really strong sports like rugby and then you go to tennis and then end up playing bowls – and when you've got to stop that there's not much left in the way of sport.

Then your dogs take you for a walk.

That's right!

I just hope the confidentiality clause comes in after what we've been talking about here.

I'm sure that everyone will keep the discussion confidential.

As a recommendation, I would think, discussions like these would be helpful for people ... I mean I've learnt a lot today! I've really enjoyed it and I do go ... with a little bit different attitude back to Glen Gardens ... than when I came here this morning! Listening to other people ... [is helpful]

Not only that, we also met new friends!

Yes, a stranger is a friend you haven't met.

And I looked up at that photograph of the Swartberg and just below it I saw [written] – “For I know the plans I have for you,” says the Lord. “plans to prosper you and not to harm you, plans to give you a hope and a future”.

How appropriate!

Thank-you for putting it up there.

All the groups have expressed that they found the groups beneficial – perhaps it gives people an opportunity to talk about things that one doesn't usually stop and talk about.

The big advantage is that we're virtually all strangers so we're quite relaxed [so able to express true feelings about difficult issues freely]

I think communication is a hang of a good factor in life ... being able to communicate.

*Maybe that's a benefit you get from your Idlers group – perhaps you're not so idle after all?
(laughter)*

Don't you think this group has been pretty good and everybody has listened to everybody else.

Yes, nobody has dominated the group.

We must have all had the same management training course.

Thank-you very much!

Ja, but I'm sure that after having these discussions, you will have a very happy retirement one day.

Ja, I'll learn in advance!